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AUTHORSHIP PATTERNS IN PAPERS IN PHYSICS: AN ANALYTICAL STUDY

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ABSTRACT

This paper presents the findings of a bibliometric study one of the renowned journal in Papers in Physics .to consideration with an aim to analyse the contributions of the author , overall distribution of articles and degree of collaboration.The study concluded that out of 25 articles In 2017 the percentage of single authored papers was found to be 12% while multi authored paper was 24 %.The study reveals that highest degree of collaboration is 1 from Papers in Physics in 2016 while in 2017 it is found 0.6666 and 0.75 was recorded in the year 2018 It is found that maximum authors 13 are from University' Paris-Saclay with first rank and maximum that is 11 authors contributed from Laboratories de Physique solides

Keywords: Authorship pattern; Collaborative researchBibliometrics, Authorship pattern, Degree of Collaboration, Scientometrics, Informetrics.

1. INTRODUCTION

Bibliometric study is one of the important research areas in the field of Library and Information Science and it has practical applications in measuring the coverage and quality of books, journals, and articles (Jena, Swain, & Sahu, 2012). It is a quantitative study of various aspects of literature on a topic and is used to identify the pattern of publication, authorship, and secondary journal coverage to gain insight into the dynamics of growth of knowledge in the areas under consideration (Narang, 2004).

Papers in Physics publishes original research in all areas of physics and its interface with other subjects and this Journal is open access and available on DOAJ. The scope includes, but is not limited to, physics of particles and fields, condensed matter, relativity and gravitation, nuclear physics, physics of fluids, biophysics, econophysics, chemical physics, statistical mechanics, soft condensed matter, materials science, mathematical physics and general physics.

Articles published in *Papers in Physics* contain substantial new results and ideas that advance the state of physics in a non-trivial way. Articles are strictly reviewed by specialists prior to publication

2. REVIEW OF LITERATURE

Ahirrao M.K. and ,Sonawane S.S.(2018)¹made the study of Authorship Patterns in Journal of Organic Chemistry found that that out of 6689 articles, the single author contributed 1.55% of articles while 82.68%articles were contributed by more than one authors. The study reveals that most of the contributions are from USA with 6983 authors and India contributes 1504 authors. Ahirrao M.K. and ,Sonawane S.S.(2018)² made the study of Author Productivity in Journal of Organic Chemistry concluded that K.N. Houk participated maximum of 30 publications and placed first rank and Norbert De Kimpe is the most productive author contributed 25 Articles. This paper analysis 6689 articles published in Journal of Organic Chemistry during 2009-2013 Khandare Sharad Prabhakar and Sonwane Shashank (2016)³ made a study on Content Analysis Of "World Journal Of Microbiology And Biotechnology". It consist of year-wise growth of publications, Geographical distribution of research output, the authorship and collaboration pattern in the publication, the extent of international collaboration, the most productive authors in the field. Found that China is the top producing country with 2901publications (36.98) of the total output Khaparde Vaishali and Pawar Shubhangi (2013)⁴made study on Authorship Pattern and Degree of Collaboration in Information Technology. It consists of the nature of authorship patterns in information Technology, degree of collaboration on information technology. Found that in the degree of collaboration of all years i.e. from 2000-2009 is almost same of the mean value as0.49 whereas the degree of collaboration during the overall 10 years is 0.71.

3. OBJECTIVES

The present study aims to evaluate the scholarly publication trends in the journal *Papers in Physics* during the period 2016 to 2018

The main objectives of the study are

- To examine the overall distribution of articles in *Papers in Physics*.
- To study the single vs multi-authored papers and average number of authors.
- To determine the degree of collaboration of Papers *in Physics*

- University wise Distribution of Authors
- Country wise Distribution of Authors
- Department wise Distribution of authors

4. SCOPE AND LIMITATION

This study is limited to Articles published in 2016 to 2018

5. METHODOLOGY

Research has taken all issues for the study from the DOAJ and select the title “Papers in Physics”, for the study. The study has been carried out by collecting 25 articles from *Papers in Physics* during 2016 to 2018 with a view to identify the extent of research conducted by individuals in collaboration with each other the number of authors mentioned in the journals articles were recorded analyzed and tabulated for making observations.

6. ANALYSIS AND RESULTS

a. Overall Distribution Pattern of Contribution

The analysis that investigates starts with the study of the overall distribution pattern of contributions. 25 contributions have been identified for this research project. Table 5.1 shows the overall distribution pattern of contributions and number of contributions for each volume. In 8 volumes there are 8 contributions. The number of articles is highest in year of 2017 accounting 9 shares i.e. 36%. The lowest number of articles is published in the year of 2016 & 2018 accounting 8 shares which is 32% out of the total contribution during the study period.

Table No-1: Overall Distribution Pattern of Contributions

e	Vol. No.	Total Articles	% Of Articles	Cumulatrive Articles
2016	8	8	32	32
2017	9	9	36	68
2018	10	8	32	100
Total		25	100	

6.2 Single v/s Multiple Authored Articles

Table No-2: Single v/s Multiple Authored Articles

SR. NO.	VOL. NO	Year	Single Authored Papers	%	Multiple Authored Papers	%	Total Papers
1	8	2016	0	0	8	32	8
2	9	2017	3	12	6	24	9
3	10	2018	2	8	6	24	8
			5	20	20	80	25

It is found that the percentage of multi-authored papers are far more than that of single authored papers. In 2016 the percentage of multi authored papers was 32% while single authored papers was 0% In 2017 the percentage of single authored papers was found to be 12% while multi authored paper was 24 % It indicates that “Teams” increasingly dominate over solo authors in the production of knowledge.

6.3 Degree of Collaboration

To determine degree of collaboration in quantitative terms, the formula given by K. Subramaniyam was issued. The formula is: Subramanyam proposed a mathematical formula for calculating authors degree of collaboration in a discipline. The degree of collaboration among authors is the ratio of the number of multi authored papers published to the total number of papers published in a discipline during certain period of time. The degree of collaboration (collaboration coefficient) among authors is measured mathematically as:

$$C = \frac{Nm}{Nm + Ns}$$

Where, C= Degree of Collaboration

Nm = Number of Multi Authored articles

Ns = Number of Single Authored articles

Table No-3: Degree of Collaboration

SR. NO.	VOL. NO	Year	Single Authored Papers	%	Multiple Authored Papers	%	Total Papers	Degree of Collaboration
1	8	2016	0	0	8	32	8	1
2	9	2017	3	12	6	24	9	0.6666
3	10	2018	2	8	6	24	8	0.75
			5	20	20	80	25	

It shows that highest degree of collaboration that is 1 of authors from *Papers in Physics* in 2016 while in 2017 it is found 0.6666 and 0.75 was recorded in the year 2018

6.4 University wise Distribution of Authors

The attempt was made to analyse & determining University wise Distribution of Authors

Table No-4: University wise Distribution of Author

Universit e Paris-Saclay,	13
Universidad de Valladolid	7
Univ Claude Bernard,	4
Instituto de Investigaciones Físicas de Mar del Plata	3
Instituto de Física Rosario (CONICET-UNR)	3
Universidad Nacional del Sur,	2
IIT Institute of Technology Indore,	2
ortheastern University,	2
Universidad de Buenos Aires and IFIBA	2
University Paris-Sud,	2
Universidade Federal de Minas	1
Universidad Nacional del Sur	1
Universidad Nacional de Colombia,	1
Universidad del Quindío,	1
Princeton University,	1
Indiana University	1

From Table no.4 it is found that maximum authors 13 are from Universit e Paris-Saclay with first rank. It is followed by Universidad de Valladolid with 7 authors. While 4 authors are from Univ Claude Bernard, only one author contributed from Universidade Federal de Minas, Universidad Nacional del Sur, Universidad Nacional de Colombia, Princeton University, Indiana University

6.5 Countrywise Distribution of Authors

The attempt was made to analyse & determining Country wise Distribution of Authors

Table No-5: Country wise Distribution of Authors

Country	Frequency
France	16
Argentina	15
Spain.	7
India	5
U.S.A	5

It is observed that 16 authors contributed from France,15 authors contributed from Argentina,7 from Spain,5 from India.

6.7 Department wise Distribution of authors

Table No-6: Department wise Distribution of authors

The attempt was made to analyse & determine Department wise Distribution of authors

Department	Frequency
Centro Atómico Bariloche	3
Comisión Nacional de Energía Atómica	2
Département de Physique	2
DEILAP, UNIDEF (CITEDEF-CONICET)	3
Dep. de Física,	8
Departamento de Física de la Materia Condensada	6
Departamento de Informática	1
Department of Chemical and Biological Engineering,	1
Department of Earth Science and En-	1
Department of Physics	4
Dpto. Ingeniería Mecánica	3
Instituto de Física del Sur (IFISUR),	2
Instituto Tecnológico de Buenos Aires	2
Laboratoire de Physique des Solides	11
Laboratorio de Colisiones Atómicas	3
Magistère de Physique Fondamentale	5
National Scientific and Technical Research Council	2
Instituto de Física Rosario (CONICET)	4
S. N. Bose National Centre for Basic Sciences	3
Unité de Neurosciences Information et	1
Unité de Neurosciences Information et	1

It is found that 11 authors contributed from Laboratoire de Physique des Solides, 8 authors contributed from Dep. de Física, 6 authors contributed from Departamento de Física de la Materia Condensada

CONCLUSION

The study concluded that out of 25 articles in 2017 the percentage of single authored papers was found to be 12% while multi authored paper was 24%. The study reveals that highest degree of collaboration is 1 from *Papers in Physics* in 2016 while in 2017 it is found 0.6666 and 0.75 was recorded in the year 2018. It is found that maximum authors 13 are from Université Paris-Saclay with first rank, and maximum that is 11 authors contributed from Laboratoire de Physique des Solides

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**WOMEN WITH TRADITIONAL AND MODERN ATTITUDE IN THE NOVEL DOUBLE YOKE BY
BUCHI EMECHETA****Savita F Nagannavar**Research Scholar, Department of English, AWU, Vijayapur

ABSTRACT

Today's African women who have modern and traditional behaviours have a "Double Yoke" by Emecheta, a fiction writer in this latest novel. Emecheta's "Double Yoke" novel refers to the modernity and tradition in modern Nigeria. The story tells about two college student facing the demand for tradition and changing culture. A female student, Nko, is struggling to achieve freedom and education in the world attached to against her. Ete Kamba loves Nko, but fights against the strict tradition of directing Nko's place in their society. Her desire for education drastically examines her husband's love, and they both fight with obvious or perfect choices. Nko has to argue with the unscrupulous professor who attempts to gain the benefit of her tenuous character as a woman in a male dominated society.

Keywords: traditional, modern, strict, drastically, unscrupulous

INTRODUCTION

Africa's most prolific Female Nigerian Writer Florence Onye Buchi Emecheta was born in Lagos, Nigeria, in 21 July 1944, although her parents came from Umuezeokolo Odanta Village in Ibuza, Delta state, an Igbo speaking area. After completing her primary education at Ladilak School and Reagan Memorial Baptist School, she won a scholarship to Methodist Girl's High School in Lagos. She passed her West African School Certificate Examinations with honors and subsequently married Sylavester Onwardi. Emecheta worked for the American embassy in Lagos for two years before she went abroad in 1962 to join her husband, who was studying for a degree in accountancy at London University. They had five Children three girls two boys but the marriage, which had difficulties exacerbated by the life of an African student struggling in London, ended in great bitterness.

Double Yoke by Buchi Emecheta published in 1982, novel story of a young undergraduate couple. In this novel, Emecheta encountered conflicts in the neo-colonial society. The novel can be called a campus novel about university students and the actions take place in the campus. Education has become an important component for young people to save education and their family members and their community. The novel reflects the social life of people. Emecheta is concerned about exploiting young people in modern Nigeria. She has very powerfully created a traditional and modern image of woman in this novel. The characters are carrying the burden of Double Yoke; they drawn by tradition and modernity. At the same time they want to be traditional and modern especially me and those who are mixture of traditional and modern men fail to accept the new woman. Double Yoke novel is about women's struggle in modern society, she wants to study to help her family and wants to be a good wife. Double Yoke is a story of two undergraduate students Nko and Ete Kamba. Ete and Nko are the two opposite pillars which can never come together. Both have their own perspective and man fails to understand a woman's perspective and puts her into trouble. The novel begins with the entry of a new lecturer who is surprisingly a woman, Miss Bulewao:

"What was new about this one was that she was a woman!

"Not that well-informed female was a new phenomenon in a country like Nigeria, in the early nineteen eighties, but the unusual thing about this one was that she was outspoken, almost as outspoken as the village women whose daughters had been to the UK and became been-tos and were now so perfect in hypocrisy." (DY, P. 1-2)

In modern Nigeria everyone wanted to preserve it with modernity, but changed, men were still not prepared to accept women with knowledge and power. The new professor was a woman and about her gender, all male students are surprised. When Miss. Bulewao enters the class, she emerges as a centre of attraction. She is a creative writer and she is going to teach student how to write creatively. Brilliant male students want to follow her.

"He was wishing to be as successful as a woman: he was wishing to adopt the method used by an ordinary woman in the field of Arts!" (DY, P. 9)

Miss. Bulewao is a successful woman. She is the new woman of her life's logic. She broke the myth of female sensitivity because she is very strong as a individual. She is different from any other Nigerian women. It can be said that Nko follow the footprint of Miss. Bulewao. She wants to get a university degree and study with first

class honour. Nko wanted to be an academician as well as a good and obedient wife. But Nko's tragedy is that she cannot be free from the shackles of male gaze. Emcheta used Ete Kamba as a medium to show human attitude towards women. An African educated man in Ete Kamba wants a faithful wife.

He said: "A woman who is not married is better off dead." Ete Kamba declared uncompromisingly. (DY, P. 63)

Though, whether a woman is educated or not, she always stuck in the yoke of traditional marriage education could not help women to make free themselves. For example: in 'The Bide Price', Aku-nna is allowed to take a degree only to fulfil her father's selfish wish and ultimately become a victim of traditional culture. Nobody thought of a woman or a girl's progress. In Double Yoke, Ete wants a traditional wife but with a difference of education. This means that a girl should be in subordinate position even after getting educated.

The above paragraph reflects the expectation of Ete's wife. They are trapped between tradition and modernity. Education has not helped him to rise from his level. His attitude towards women is the same. His educated wife should be in subordinate to him. She should perform her domestic duties well with perfection. It is expected that a woman should not argue with her husband even if she is educated; women are thought to be less intelligent.

For women, whether they are educated or not, it does not differ. Education has not helped women break the chain of traditions and as in patriarchy men, patriarchal power men have right to rule over women. Ete's mother was for him a role model. He would like to marry the woman who is just like his mother, with traditional attitude. Because his mother was an embodiment of feminist, the price was higher than the Bible rubies. He had thought and said that all women were like that, and should be like that.

Nko has to be pure to be marrying Ete and virginity is the only sign of purity so Nko has to have it and it must be proved. A woman's virginity is psychologically man's pride and it must be satisfied. Ete's getting rigorous and cruel to know about Nko's virginity reflects the mentality of native people. Society would always question upon a woman's virginity but nobody would raise a voice against man if he is pure or virgin or not. The truth of woman's purity determines her luck. Here, Ete wants Nko's body to be controlled and the woman does not have sexual freedom in a male dominated society. If a woman has relation with other men she is named as prostitute.

Woman has no right to ask a man whether he has slept with other women or not because they are free, they have authority and especially they are men. Men never want to realise that there is always a role of man to make a woman a whore so for this should not be blamed. When Nko raised her voice against this issue, it intentionally refused by Et, because a man could not face such an insult. Ete wanted to find out whether she was a virgin or not but when he went deep into her body he was disappointed. Ete could not find out virgin blood so he felt very nervous and lost. Ete never thought about Nko's loss and loneliness. Nko had nothing to lose then. Ete told her to promise him:

"That you will never sleep with any man but me" (DY, P.61)

Another example here is Ete's friend Akpan. He wanted to marry a girl of sixteen who should not be stupid but will be completely illiterate. Akpan said:

"You bet. My future wife must also be a great cook. The only qualification I want." (DY, P 132)

Akpan said that he will have a full control over her. He thinks that it is difficult to control an educated wife because if a woman is modern and civilized she must be rejected by men. Like Ete, Akpan also wants a wife who is traditional and suits for him only. Ete tells Akpan that:

"I know, you want to go into the village and marry an innocent girl to breed and clean for you. And I'm sure you'll want her to be a virgin too." (DY, P. 132)

Virginity is considered ideal here. Ironically, the only way to judge a woman's glory. On the other side means how easy it is for men to judge women. Socially has become very easy and natural for men to judge a woman. In the patriarchal society there is the right to decide the future of women. Professor Ikot and Ete kamba sealed Nko's life. Ete told her to cover head with scarf because with the covered head she looks pure like a nun. When Nko enters Prof. Ikot office, the change is noticed that her head is not covered with scarf. From where she had to find her own way both men were put her in a very critical situation. Nko's roommate Esther was right when she said that:

"Cannot you see that men will always put us where they want us to be?" (DY, P.100)

In any role men become superior to women. It is impossible for men to treat women as equal. This is the yoke of marriage or any other profession but woman is thing to be possessed. Here possession is not simple way, but

the right and freedom to be violent, to torture or to give pain to woman's body. To be a wife, the woman must be simple to her man. A man feels safe and he has the solution to ensuring that his woman is not related to another man. Mentally it's their ID, libido makes them selfish. The way a child never give his/her toy to another child to play the same way a woman is a plaything for a man and he cannot stand the fact if his possession is possessed by any other man. This brings feeling of insecurity to them.

Ete wanted to take revenge when he learnt that Prof. Ikot slept with Nko. Nko wanted to prove that there is nothing in the world which a woman cannot do. She was steadily goal. She wanted a simple young modern wife with a career, and children of her own. She wanted to be a successful woman in both ways. She picked up a project under Prof. Ikot's supervision. He took her at Kwa Falls and made love with her. She became like wooden doll and let him have what he wanted. She lost her innocence just for her family because she wanted the First Class honours degree. When she asked for the degree her voice was very clear and determined. She said that:

"I want a First Class honours degree. I do not care how you do it, I want a First Class honours." (DY, P. 140)

For Prof. Ikot it was enjoyment. He played not only with Nko but with other girls on the campus also. Nobody complained against him. In a very natural way he told Nko: "One has to work very hard for such grades, you know", Nko told him: "You mean as hard as I have worked today at the Kwa Falls?" (DY, P. 140)

Nko has changed now. It shows that she was not going to let the man take disadvantage of her. She said: "You mean I take sex like food? That all the girls on this campus do that simply to pass their exams? I'll tell you sir that most girls here come to read for their degrees. If they become what you think, which is prostitutes Nigerian style', it is because people like you made them so. But with me sir, you are not going to be let off lightly." (DY, P.141)

Prof. Ikot is a religious man but the reality is he has put on a mask of religious hypocrisy. Ete Kamba is a modern man but it is difficult for him to leave his traditional behind. It is because of Ete the Prof. Ikot came to know about Nko. Ete wanted to take revenge just to prove his masculinity. He wanted to marry Nko. He thought of her as his dream girl. As he is having traditional mindset he wanted to possess Nko. "Ete Kamba turned round fiercely, slapped her on both sides of her face and snarled at the same time. If I kill him, it is not because of you, you cheap whore, I am killing him because I am a man. Why do not you tell your confessor to hit me back?" (DY, P. 150)

Ete went to Prof. Ikot to share his woes with him. Ete became so selfish that he forgot that he shared the secret of his girl friend. The secret he should not share with anyone; not even with his friends. Nko said: "You call him my confessor, but what of you? Who told him how we met and all that, enh? Answer me, Mr Holier than thou. Did you tell your friends that, enh?", I am not asking you to understand. But if I am a whore, you two made me one. Always remember that." (DY. P.150)

In Double Yoke Emecheta has presented the modern Nigerian culture and in a modern culture the condition of women is worst. She has talked about fallen Nigerian women. The text of the novel is in defence of women and Emecheta has in a better way tried to give reasons of diseased culture. Not only Nko but most of the girls were exploited by men. Emecheta has talked about the problems of the modern women. Women tried to break the traditional boundaries to create their identity, their world but they failed to create a safe world for them, a world in which women are safe.

CONCLUSION

Buchi Emecheta bases her advice on her own bitter experience of having to cope as wife and mother in two worlds. She returns to the land of her mother to attempt to savage young minds by imbuing them with the tenants of feminism. However, in spite of or perhaps because of the feminist dogma she preaches, Buchi Emecheta finds she is a stranger in her own motherland. Ultimately, in the kind of double think the reader has to resort to in Double Yoke.

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A CASE STUDY ON CONSUMER PREFERENCES TOWARDS OF COCA COLA SOFT DRINKS IN GOA

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ABSTRACT

Consumer preference is the subjective tastes of individual consumers which is measured by the satisfaction level after the consumer purchased particular products. Preference can be dictated to culture, personal taste, and education. However consumer preference helps to know the demand for the particular product at a particular area. As research conducted towards Coca Cola Company where Coca cola is the world's largest beverage company. And India's top soft drink brand. Coca cola product tremendously demanded by Indians as variety of products of coca cola are available like Fanta, spirit, coca cola. Company is constantly offering good quality products for public. Hence, the present study focuses on consumer preferences towards coca cola soft drinks in Goa. The data has collected through primary and secondary source. Where Sample size of 100 respondents were taken from all talukas of Goa as per the convenience of the researcher and the data was analyzed using SPSS tool with regression technique. The study concluded that majority of the consumers prefers coca cola soft drinks than any other soft drinks.

Keywords: Coca Cola, consumer preference, products, soft drink.

INTRODUCTION

Coca-Cola Company is the world's largest beverage company in the globe. Dr. John S Pemberton invented Coca-Cola products on 8th May 1886 in Atlanta, Georgia. He had tried it out on customers at his local chemist, Jacobs' Pharmacy, where it proved so popular it immediately went on sale at five cents a glass. In 1950, Coca-Cola marked its entry in India with the opening of the first bottling plant by Pure Drinks, Ltd, in New Delhi. The company entered the country in 1977, due to the implementation of India's Foreign Exchange Act. At the end of 1992, Coca-Cola returned to India after the opening up of the Indian economy to foreign investments in 1991. On 24th October 1993 the Coca-Cola Company formally began its operations in India with the opening of a production facility outside of Agra. To be in Indian Market Coca-Cola paid about 175 crores to buy Thums-up, Limca, and Citra and Gold Spot brands. The secret formula of Coca-Cola kept at the World of Coca-Cola in the United States. It has an incredible brand identity. Due to brand known name they have strong customer loyalty. The particular taste of Coca Cola makes it easy to identify and also hard to find a substitute for their customers.

It offers a range of healthy, safe, high quality, refreshing beverage options to consumers. The Company has portfolio of beverage brands like Coca-Cola, Coca-Cola Zero, Diet Coke, Thums Up, Fanta, Fanta Green Mango, Limca, Sprite, Sprite Zero, VIO Flavored Milk, Maaza, Minute Maid range of juices, Georgia and Georgia Gold range of hot and cold tea and coffee options, Kinley and Bonaqua packaged drinking water, Kinley Club Soda and BURN energy drink etc.. Its brands are the most preferred and most sold beverages in the country as well as in the world. It has strong and efficient supply chain network, ensuring that all the products are available even in the most remote places. It has effective and efficient packaging technique giving emphasis on recycling and reusing. Coca Cola is the largest producing and selling company of beverages in the world. It has more than 500 still brands and sparkling. Which sells 8 billion serving in a day in more than 200 countries with over 3500 products. It is largest beverages company refreshing consumers. Coke Classic is the largest selling brand of Coca Cola Company and generates a major part of revenue for the company. Thumbs Up and Sprite is king of Indian market for coca cola. It is well known company for soft drinks.

LITERATURE REVIEW

Bajrang Lal et al., (2017) conducted study on research title "Customer Satisfaction towards Pepsi and Coca-Cola: An Exploratory Study of Jind City (Haryana)" There objectives were to explore the factors that are important for purchase and to assess the customer satisfaction. Thus they conclude that Brand Name, Color, Taste and Packaging directly influence customer buying behavior and bring about customer satisfaction.

K. Pavithra, et al., (2015) conducted research on the title "A Study On Customer Satisfaction Towards Coca-Cola Company, Chennai". There main objective was to identify the customer satisfaction towards Coca-Cola drink. The sample was 52 respondents from which 66% said that coca cola comes to their mind when they think of soft drinks. 60% of respondents said that Coca-Cola product range is good.

Miss Usamas Tantiwongwat (2013) aims to study on local brand v/s global brand: A case study of cola soft drink industry in Thailand. Researcher did investigation on cola market situation in Thailand and compared

local brand to compete with global brand, where sample taken was 51% of female and 49% male respectively. The research found out that brand preference is opposite direction with cola market share also taste preference and gender have an influence on brand preference.

Abdul Munam Jamil Paracha, et al., (2012) aims to study the Consumer Preference Coca Cola versus Pepsi-Cola in Pakistan. The purpose of their study was to find out which company is leading in the market. The researcher has taken 400 respondents as sample size for the study. The study concluded that the coca cola is more preferred soft drinks than Pepsi. They suggested the company to work more on their products in order to compete with the coca cola products.

IDENTIFICATION OF PROBLEM

From the above literature review it has been found out that most of the researchers has done study on consumer satisfaction towards coca cola and Pepsi products.

The present study mainly focuses on consumer preference towards coca cola products in Goa and also there is no concrete study has been done in the state of Goa related to this topic.

OBJECTIVE OF THE STUDY

To study the consumer preference towards coca cola Soft drinks in Goa.

HYPOTHESIS OF THE STUDY

Ho: There exist no significant relation between all the factors.

H1: There exist significant relation between all the factors.

RESEARCH METHODOLOGY

The study has been conducted for the months of January 2019 to February 2019 with the sample size of 100 respondents distributed 8 each from all talukas of Goa. The data has been collected from primary data through questionnaire and secondary data through internet, thesis, and journals. A frequency and regression technique has been used to analyze the data using SPSS tool.

SCOPE OF THE STUDY

It will be beneficial for the company as it will help them to market their products in Goa as per the consumer’s preference. And also to the distributors of coca cola products.

LIMITATIONS OF THE STUDY

The study is limited to the Goa, and only 8 respondents has been taken from each taluka hence the data may not give an accurate results.

DATA ANALYSIS

Model	Significance
Regression	0.000
Adjusted R square	.427

Based on above observation it can be seen significance value i.e. 0.000 which is less than 0.05 hence we rejected null hypothesis which state that there exist significant relationship between dependent and independent variables. And also shows adjusted R square which .427 however it is need to explain the independent and dependent variable.

Model		Unstandardized Coe		Standardi	t	Sig.
		B	Std. Error	Beta		
1	(Constant	-0.76	0.407		-1.867	0.065
	tastier	0.305	0.107	0.302	2.846	0.005
	reasonabl	0.103	0.095	0.093	1.084	0.281
	Healthy	0.164	0.094	0.168	1.75	0.083
	availability	0.146	0.099	0.13	1.483	0.142
	Attraction	0.211	0.081	0.222	2.604	0.011
	Quality	0.061	0.099	0.061	0.614	0.541
	Hotels and	0.27	0.101	0.232	2.666	0.009
	First prefe	-0.013	0.079	-0.016	-0.167	0.868

Dependent variable: Preference

Tastier: From the first factor it can be seen positive relation between preference and taste for coca cola products. It means if there is 100% increase in taste of consumer then there will be 30% increase in overall coca products.

Reasonable: From the second variable it can be seen positive relation between independent and dependent variable for coca cola products. It means if there is 100% increase in price for affordable then there will be 09% increase in overall coca cola products.

Healthy: The third factor shows positive relation between preference and healthy for coca cola products. It means if there is 100% increase in healthier products for consumer then there will be 16% increase in overall coca cola products.

Availability: From next variable it can be seen positive relation between preference and availability for coca cola products in store. It means if there is 100% increase in availability of coca cola products for consumer then there will be 13% increase in overall coca cola products.

Attraction: From the attractions factor it can be seen positive relation between preference and attraction from advertising of coca cola products. It means if there is 100% increase in awareness for consumer then there will be 22% increase in overall coca cola products.

Quality: From the six factor it can be seen positive relation between preference and quality for coca cola products. It means if there is 100% increase in good quality in product for consumer then there will be 61% increase in overall coca cola products.

Hotels: From the hotel factor it can be seen positive relation between preference and hotels and restaurants for coca cola products. It means if there is 100% increase in availability of coca cola products for consumer then there will be 23% increase in overall all coca cola products.

First Preference: From the last factor it can be seen negative relation between dependent and independent variables for coca cola products. It means if there is 100% increase in taste of consumer then there will be 01% decrease in overall coca cola products.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \mu$$

$$Y = -0.76 + 0.30(\text{tastier}) + 0.09(\text{reasonable}) + 0.06(\text{healthy}) + 0.013(\text{availability}) + 0.22(\text{attraction}) + 0.061(\text{quality}) + 0.32(\text{hotels}) - 0.16(\text{first preference}) + \mu$$

FINDINGS

From the above study it was found out that in Goa most of the consumer would like to prefer coca cola products. Where they shows positive opinion about different soft drinks available at stores. Where consumer opinion towards soft drink includes that coca cola products is tastier than other soft drinks also with good quality where in any consumer can consume coca as it is at reasonable rate it can affordable for all. It also shows that most of the consumer prefers to buys coca cola products weekly and monthly. Majority of the respondents has given 5 rating star for the coca cola soft drinks in Goa.

SUGGESTIONS

After doing the research study on consumer preference towards coca cola soft drinks in Goa the researcher would like to suggest that:

1. As the people are more concerned about the health they should focus on healthier products rather than focusing on chemicals products.
2. The company should provide more quantity at a reasonable price so that it will increase their products sales.
3. The company should give more focus on advertising their different products so that the consumer are aware about their products.

CONCLUSION

Coca cola is world's largest manufacturer and seller of soft drinks to the consumers. It serves its products to each corner of the country. The market share of Coca Cola Company is more as compared with its competitors. The study focuses on consumer preference towards Coca Cola soft drinks in Goa. The research outcome indicates that most of the customers prefers coca cola soft drinks. Majority of respondents prefers to consume the products in weekly and monthly. Respondents said that coca cola soft drinks are easily available at all stores, hotel and restaurants. The respondents usually prefers to drink minute maid, sprite, and mazzza of the coca cola company. The most of respondents gave the ratings for the company from 3star to 5star due to its quality. It was seen from study that most of the respondents are unaware about various other soft drinks of coca cola. The company should invest more into advertising the different soft drinks of Coca Cola Company so that it will increase their sales in the Goa. They should also provide more quantity at a reasonable rate.

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LITERATURE SURVEY OF CLOUD COMPUTING**Adarsh P and Muthu Raman C**Information Technology, Nehru Arts and Science College, Coimbatore

1. INTRODUCTION

This text provides you with a basic information about the Cloud Computing, a new and fastly growing term. It is structured to seven chapters for better orientation and easy understanding. The first chapter talks about the very basis such as definition, its attributes or history.

1.1 Definition

Cloud Computing is a buzzword of 2010 and many experts disagree on its exact definition. But the most used one and concurred one includes the notion of web-based services which are available on demand from and optimized and highly scalable service provider. Since such a disagreement on the definition, one will be provided to better understand of the notion. The cloud is IT as a service, delivered by IT resources that are independent of location. It is a style of computing in which dynamically scalable and often virtualized resources are provided as a service over the Internet where end-users have no knowledge of, expertise in, or control over the technology infrastructure (the cloud) that supports them.

1.2 Attributes

Before some of the attributes will be defined, the term cloud should be explained. A cloud has been long used in IT, in network diagrams respectively, to represent a sort of black box where the interfaces are well known but the internal routing and processing is not visible to the network users. Key attributes in cloud computing:

- **Service-Based:** Consumer concerns are abstracted from provider concerns through service interfaces that are well-defined. The interfaces hide the implementation details and enable a completely automated response by the service provider. The service could be considered "ready to use" or "off the shelf" because it is designed to serve the specific needs of a set of consumers, and the technologies are tailored to that need rather than the service being tailored to how the technology works.
- **Scalable and Elastic:** The service can scale capacity up or down as the consumer demands at the speed of full automation (from seconds for some services to hours for others). Elasticity is a trait of shared pools of resources. Scalability is a feature of the underlying infrastructure and software platforms. Elasticity is associated with not only scale but also an economic model that enables scaling in both directions in an automated fashion. This means that services scale on demand to add or remove resources as needed.
- **Metered by Use:** Services are tracked with usage metrics to enable multiple payment models. The service provider has a usage accounting model for measuring the use of the services, which could then be used to create different pricing plans and models. These may include pay-as-you go plans, subscriptions, fixed plans and even free plans. The implied payment plans will be based on usage, not on the cost of the equipment. These plans are based on the amount of the service used by the consumers, which may be in terms of hours, data transfers or other use-based attributes delivered.
- **Uses Internet Technologies:** The service is delivered using Internet identifiers, formats and protocols, such as URLs, HTTP, IP and representational state transfer Web-oriented architecture. Many examples of Web technology exist as the foundation for Internet-based services. Google's Gmail, Amazon.com's book buying, eBay's auctions sharing all exhibit the use of Internet and Web technologies and protocols. More details about examples are in the chapter four – Intergration

1.3 History

History of Cloud Computing surprisingly began almost 50 years ago. The father of this idea is considered to be John McCarthy, a professor at MIT University in US, who first in 1961 presented the idea of sharing the same computer technology as being the same as for example sharing electricity. Electrical power needs many households/firms that possess a variety of electrical appliances but do not possess power plant. One power plant serves many customers and using the electricity example, power plant=service provider, distribution network=internet and the households/firms=computers.

2. ARCHITECTURE

A basis information about the architecture is provided in this chapter, together with the explanations of relevant terms such as virtualization, Front/Back end or Middleware.

- Virtualization is best described as essentially designating one computer to do the job of multiple computers by sharing the resources of that single computer across multiple environments. Virtual servers and virtual desktops allow you to host multiple operating systems and multiple applications locally and in remote locations, freeing your business from physical and geographical limitations.

The Cloud Computing architecture can be divided into two sections, the front end and the back end, connected together through a network, usually Internet. The **Front End** includes the client's computer and the application required to access the cloud computing system. Not all cloud computing systems have the same user interface. Services like Web-based e-mail programs leverage existing Web browsers like Internet Explorer or Firefox. Other systems have unique applications that provide network access to clients.

The **Back End** of the system is represented by various computers, servers and data storage systems that create the "cloud" of computing services. Practically, Cloud Computing system could include any program, from data processing to video games and each application will have its own server.

A central server administers the system, monitoring traffic and client demands to ensure everything runs smoothly. It follows a set of rules called protocols and uses a special kind of software called **Middleware**. Middleware allows networked computers to communicate with each other.

PRIVATE/PUBLIC CLOUD

3. CLOUD COMPUTING CATEGORIES

There are three main categories in CC, Infrastructure as a Service (IaaS), Software as a Service (SaaS) and Platform as a Service (PaaS). All of them are described below in more details.

- **Infrastructure as a Service** is a provision model in which an organization outsources the equipment used to support operations, including storage, hardware, servers and networking components. The service provider owns the equipment and is responsible for housing, running and maintaining it.
- **Software as a Service** is a software distribution model in which applications are hosted by a vendor or service provider and made available to customers over a network, typically the Internet. It is becoming an increasingly prevalent delivery model as underlying technologies that support Web services and service-oriented architecture become increasingly available.
- **Platform as a Service** is an outgrowth of Software as a Service (SaaS). It is a way to rent hardware, operating systems, storage and network capacity over the Internet. The service delivery model allows the customer to rent virtualized servers and associated services for running existing applications or developing and testing new ones.

4. INTERGRATION

Once the definition, categories and components needed for the user's solution have been identified the next challenge is to determine how to put them all together. This chapter provides information about the Cloud Computing design and integrability as well as gives some examples.

4.1 End to end design - definition

It is a major feature of the Internet. The intelligence and functions in an Internet-based application reside at both ends of the network (client side and server side), not within the Internet backbone. The Internet acts as a transport between these two.

- **Technical design** – in its simplest form, the end-to-end design will include the end-user device, user connectivity, Internet, cloud connectivity, and the cloud itself.
- **Devices** – cloud services should be device agnostic. They should work with traditional desktop, mobile devices and thin client. Unfortunately, this is much easier said than done. Regression testing on five or ten client platforms can be challenging. A good start is to bundle the sets of supported devices into separate services. With Microsoft Exchange 2007 you have the option of supporting Windows platforms through HTTP (Outlook web access) and using RPC over HTTP. You can also support Windows Mobile (as well as Symbian, iPhone and Blackberry devices using ActiveSync).
- **Connectivity** – in order to assess the connectivity demands you need to identify all required connections. At high level the connections will include categories such as:
 - Enterprise to cloud
 - Remote to cloud

- Remote to enterprise
- Cloud to cloud
- Cloud to enterprise

Once you put these together into a high level connectivity diagram you can then proceed to the next step of identifying and selecting connectivity options. Unless the systems are connected they cannot operate, at least for any extended periods of time. In the case of cloud computing, data and processing are both highly distributed making reliable, efficient and secure connectivity and are the most critical.

- **Management** – generally, for each component in the design we need to investigate how we will

5 PROS AND CONS

Neither Cloud Computing is an exception and experience both pros and cons. Some of them are stated and described in more details in this chapter.

5.1 Pros

- **Lower costs** - the principle of sharing resources (HW, SW, infrastructure...) gives to customer also the benefit of sharing its costs. Customer do not has to buy expensive hardware, such as powerful workstations, large server solution and software applications. Customer needs only internet connection and basic PC with not high requirements. Simple laptop, netbook or mobile phone is enough. Customer also pays only for what the real usege. These could be services, hardware resources or infrastructure or its combination.
- **Less IT employees** - there is also no necessary by customer to employ IT department in such wide range. There is only need to provide secure connection and PC with webbrowser. For all other, the technical support such as back-ups, recovery, virus protection, updates, software and hardware stability and functionality, helpdesk and support is maintained by the provider of a service.
- **No special knowledge** - client (customer) also does not need to have a high knowledge about hardware and complex software applications at all. Client just uses a service throught webbrowser. Harware resources can be shared between all clients and managed by usage or their requirements.
- **Easy to upgrade** - massive increase of performance (such as speed or storage size) is provided immidiately after simple order and applied by “a few clicks”. Data centre can provide higher performance than common desktop PC or, on the other hand, can be very efficient and deliver just what customer needs at the moment (low performance) and thus again it saves resources and money. This approach saves also time, costs for new hardware, transport, is power (energy) efficient and as a result saves the environment, which is very discussed issue these days.
- **Instant access anywhere** - one of the most important benefit is availability of a service anywhere. What is needed for accessing the service is computer connected to the internet. There is no dependence on platform (PC, MAC, mobile phone, car etc.).
- **Security** - is a very discussed issue in the Cloud Computing service providing and could be put in both pros and cons as you see in a while. Service is protected by usage an authorization. Users identify themselves by using an ID (Username) and Password (or also more sophisticated method such as chip, fingerprint, face detection etc. can be used). Communication between client and provider servers is secured. Data centre is protected by firewalls and kept in secured buildings.
- **Requirements** - technology, which customer needs are very simple. Importatnt is only terminal as a laptop, desktop, mobile phone, netbook etc. with web browser, internet connection and usually also created account on a service at providers place.

5.2 Cons

- **Legal differences** – as already aforementioned, we can describe one particular example. US companies are obliged to follow the PATRIOT Act (2001) which states that companies can be watched and have to provide information and data about clients, if they are asked for in the correspondence of anti terrorist policy.
- **Dependence on provider** – if company starts using the Cloud Computing service and replaces its previous information system or changes IT structure, it becomes dependant on its service provider. Risks connected with such a dependency may include sudden change of prices or conditions of a contract.
- **Reputation** – Cloud Computing is very new type of service. Not many companies has an experience with such a kind of services and application outsourcing. Many users are still worried about data security tranmitted over the internet.

- **Migration costs** – in some cases there can be higher start-up costs. Company may have to invest into users training, any amendments which allows the communication of service provider and current company software and in some cases, switching to Cloud Computing could lead to a change of business processes.
- **Less functions** – solutions, which are targeted to the wide range of companies that can't provide specific functions and therefore are not flexible.
- **Dependence on internet connection** – all the Cloud Computing applications can be used online only thus any connection failure could be fatal.

CONCLUSION

To summarize it, Cloud Computing is very new and modern technology based on sharing resources (especially software, hardware and infrastructure). It helps companies but also individuals in saving costs for IT resources. All data are stored out of company at a providers place which brings both advantages and disadvantages especially problematic issue about security and data privacy. Most common Cloud service you as a user may come across with are Google Apps.

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CRITICAL REVIEW OF ENTREPRENEURSHIP IN INDIA**Dr. Abbas Lokhandwala¹ and Dr. Rupesh Dhumaji Bansode²**Associate Professor¹, Department of Commerce, Poona College of Arts, Science and Commerce, Pune
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ABSTRACT

The main purpose of this research paper is to understand the importance of entrepreneurship in India. The economic development of the nation depends upon industrial development and it is based on entrepreneurial skills and competencies of the individuals. There are number of factors that need to be taken into consideration, when understanding importance of entrepreneurship. Entrepreneurial development involves implementation of various procedures, functions and activities that are associated with perceiving opportunities and formation of the organizations to pursue them. Entrepreneurs experience number of opportunities and challenges within the course of pursuance of their goals and objectives. The main areas that have been taken into account to understand the importance of entrepreneurship in India are, history of entrepreneurship, abilities of an entrepreneur, motivating factors of entrepreneurship, role of entrepreneurs towards economic development of India, small scale enterprises, package for promotion of small and medium entrepreneurs, women as entrepreneurs and specific entrepreneurship challenges.

Keywords: Entrepreneurship, Entrepreneurs, Economic Development, Skills, Challenges, Enterprises

INTRODUCTION

An entrepreneur is a business leader who looks for perspectives and puts them into effect in nurturing economic growth and development. Entrepreneurship is one of the most important input towards economic development of the country. An entrepreneur plays a fundamental role not only in the development of industrial sector but also in the development of farm and service sector. An entrepreneur can be regarded as a person, who has the creativity skill and motivation to set up a business or innovativeness of his own and who always looks for high achievements. They are the catalyst for social transformation and works for the common well-being. They look for opportunities, identifies them and seizes them primarily for economic gains. An action oriented entrepreneur is always willing to undertake risks to achieve the desired goals. They have the primary function of monitoring and controlling the business activities. The entrepreneur is usually a sole proprietor, a partner, or the one, who owns the majority of shares in an integrated enterprise (Dhaliwal, 2016).

Entrepreneurship contributes an important part towards the development of the country. The quantity and competency of entrepreneurs affect the economic development of the country. The economic history of the currently advanced countries like USA, Russia and Japan, supports the fact that economic development is the result for which entrepreneurship is an expected cause. The vital role played by the entrepreneurs towards the development of advanced countries, have made the individuals of developing and under-developed countries, cognizant of the importance of entrepreneurship for economic development. In the present existence, it has been widely recognized that enthusiastic, motivated and active entrepreneurs possess the capability of exploring potentials of the availability of resources, technology, labour and capital. For achieving the goal of economic development, it is necessary to make advancements in entrepreneurship, both qualitatively and quantitatively (Dhaliwal, 2016).

HISTORY OF ENTREPRENEURSHIP

The history of entrepreneurship in India starts in the era of Indus Valley Civilization. Its economy was influenced primarily by trade, which was simplified by innovative transportation technology. During the copper age, the Indus Valley Civilization area showed ceramic similarities with southern Turkmenistan and northern Iran, which suggested significant movement and trade. During the early Harappa period (about 3200–2600 BCE), similarities in pottery, seals, figurines, ornaments, etc. document intensive caravan trade with central Asia and the Iranian country. There was an extensive navigation trade network operating between the Harappa and Mesopotamian civilizations as early as the middle Harappa Phase, with much commerce being controlled by modern Bahrain and Failaka located in the Gulf. Such long-distance sea trade became practical with the innovative development of plank-built watercraft, fortified with a single central, supporting the sail of woven rushes or cloth. History elucidates that besides the subsistence of agriculture and hunting, the Indus people supported themselves by trading goods. Through trade, the Indus Civilization expanded its culture, coming into systematic contacts with distant lands (Swetha, & Rao, 2013).

The history of entrepreneurship is wide-reaching in India. In the pre-colonial times, the Indian trade and business was at its peak. Indians were professionals in the smelting of metals such as, brass and tin. Kanishka Empire in the First century started cultivation of Indian entrepreneurs and traders. Following that period, in around 1600 A.D., India established its trade relationship with Roman Empire. Gold was coming in from all sides, then came the Portuguese and the English. They took the Indian sea waters and gradually made an entry into the Indian business. They forced the entrepreneurs to become traders and they themselves took the role of entrepreneurs. This was the main reason for the downfall of the Indian business in colonial times, which had its influence in the post-colonial times too. The colonial era made the Indian ideas and principles unyielding (Chapter 1, n.d.).

A region of historic trade routes and vast empires, the Indian subcontinent was recognized with its commercial and cultural wealth for much of its long history. Progressively annexed by the British East India Company from the early eighteenth century and colonized by the United Kingdom from the mid-nineteenth century, India became an independent nation in 1947 after a struggle for independence that was marked by prevalent non-violent resistance. It has the world's twelfth largest economy at market exchange rates and the fourth largest in purchasing power. Economic reforms since 1991 have changed it into one of the rapidly growing economies however, it still suffers from high levels of poverty, illiteracy, and malnutrition. For an entire generation from the 1950s until the 1980s, India followed socialist inspired policies. The economy was bound by extensive regulation, protectionism, and public ownership, leading to prevalent exploitation and slow growth. Since 1991, the nation has moved towards a market-based system (Chapter 1, n.d.).

Entrepreneurship is the result of three dimensions working together, these are, encouraging framework conditions, ingenious government programmes and helpful cultural attitudes. Across these three perspectives of entrepreneurship, two major conclusions are obvious. Firstly, the economic, psychological and sociological academic fields admit that entrepreneurship is a process. Secondly, despite the separate fields of analysis, entrepreneurship is noticeably more than just an economic function (Chapter 1, n.d.).

ABILITIES OF AN ENTREPRENEUR

To do well in their undertakings, it is vital for the individuals to possess certain skills and abilities and these have been stated as follows: (Santhi, & Kumar, 2011).

Planner – Planning is the primary ability of an entrepreneur, he always plans his work or assignments, before carrying them out in a productive manner. Planning is the managerial function that bridges the gap between where we are and where we want to go. In other words, where a person is in present and where he wants to be in future is the main function of planning. When an entrepreneur is instigating business, planning is regarded as the first and the foremost function. In this function, he sets up the goals and objectives that he wants to achieve.

Stimulus to do well - Entrepreneurs are determined to become achievement oriented and inflate their business. They usually form larger viewpoints and are ambitious. Entrepreneurs establish goals and objectives for themselves to a large extent and stay dedicated to achieving them, regardless of the hindrances that occur within the course of their work.

Innovator - All entrepreneurs have a zealous desire to do things in an improved manner and to develop their products or services. They are continuously looking for ways to progress. They're imaginative, inspired, resourceful, innovative and ingenious. Over the period of time, there are advanced methods that are made use of in the development of products and services, when a product was launched five years ago, then in the present existence, entrepreneurs do initiate means to make it more advanced and useful.

Ability to Organize - Organizing is regarded as one of the factors that requires skills, such as diligence, resourcefulness, conscientiousness and industriousness. The entrepreneurs should be able to organize various factors in an effective manner. He is required to understand all the aspects of the business in an appropriate manner.

Communicative – One cannot work in isolation, without establishing links and contacts with others. It is important for entrepreneurs as well as for other individuals to establish contacts with each other and enrich their work. Possessing a communicative nature generates idea and suggestions that creates dynamism and resonance with others.

Risks – In entrepreneurship, there are number of areas that imposes risks upon the individuals. He gets engaged in number of activities that enables him to undertake risks, such as making investments, which may incur profit or loss. Pursuing the dream without all the resources, lined up at the beginning and allocates the risk over a network of abilities. Entrepreneurs are required to be well prepared to face risks and uncertainties, which may include, uncertainties occurring in the natural environmental conditions, calamities, disasters etc.

Decision Making – In order to achieve the desired goals and objectives, a person has to possess the required skills and abilities to make wise decisions. Wise decisions are anticipated but rapid decisions should not be taken without thinking on an immediate basis. Postponement in the making of decisions may increase the cost of project and lead to a decline in profitability. It is vital for not only entrepreneurs, but for all individuals to possess efficient decision making skills and abilities. In the case of major decisions, they should consult other individuals, such as, their collaborative partners, subordinates and so forth. As all the members of the organization get affected by major decisions, on the other hand, an entrepreneur can give up consulting others and make minor decisions at their own discretion, taking into account pros and cons.

Continuous Learner and Openness to Changes - Continuous discovering and evolving to do the best practice. If a strategy or a method is not useful, they undergo changes and transformations. Entrepreneurs know the significance of keeping on top of their industry and the only way to being number one is to evolve and change with the times. They're up to date with the latest technology or service practices and are always ready to get adapted to new technologies and methods. An entrepreneur in most cases, is always enthusiastic and keen to make use of advanced and innovative methods, techniques and strategies. He always has the main aim of making his products and services beneficial and useful to the consumers. This is the primary reason, he is stated to be a continuous learner and is open to changes and transformations.

Negotiation Skills – Entrepreneurs come into contact with various persons like consumers, workers, government officials, etc. on a regular basis, for this purpose, it is vital for him to develop effective communication skills. In buying and selling of goods and services, there are number of individuals that he has to deal with, hence, possession of negotiation skills help him to incur profitability.

Strong Belief in Themselves - Successful entrepreneurs have a strong opinion of themselves and often have an assertive personal appearance. The entrepreneurs need to generate awareness regarding other important areas and often possess positive thinking. In business, when one incurs profitability, it generates great amount of satisfaction amongst them. On the other hand, when one experiences losses, then it is disheartening, therefore, it is essential for the entrepreneurs to strongly believe themselves and they need to be prepared to experience all kinds of problems and hardships.

MOTIVATING FACTORS OF ENTREPRENEURSHIP

There are wide-ranging methods and procedures to understanding, why some individuals decide to undertake entrepreneurship and, thereby, break through traditional ways of performing tasks. There are numerous studies on entrepreneurial features, there are not any well-defined psychological attitudes or profiles that describe all entrepreneurs or characteristics to which entrepreneurs usually adapt. The personality traits of the entrepreneurs can be sociable or taciturn, analytical or natural, thoughtful or bold. Some of the factors that motivate entrepreneurs have been stated as follows: (Entrepreneurship in India, 2008).

Achievement Orientation – There are individuals, who are well educated, but they experience problems in finding employment opportunities. The main objective of every individual is to earn his living in an effective manner and for this purpose, it is vital to generate a source of income. Individuals think about becoming entrepreneurs, when they feel they have the desired skills, abilities and qualifications, which are necessary to establish a business or an industry.

Values and Norms – There is an interrelationship between religion, norms, values, standards, principles and ethics. For instance, if the individual is well educated and his family members are in a business, then he becomes inclined to get involved into entrepreneurship and family business. In some cases, values and norms of a family enables him to become an entrepreneur. Educational qualifications and skills are being utilized in an effective manner to enhance family business and individuals do not feel that they need to look for a job outside.

Opportunity – An individual usually possesses abilities to comprehend opportunities in an adequate manner. When individuals possess the required skills, then he is able to comprehend prospects and opportunities that are available to him. For instance, if an individual is skilled in arts and possesses the capability of making artworks and handicrafts, then he generates this viewpoint that he can make artworks and handicrafts and establish his business. Entrepreneurs are normally not under pressure to work under someone and they frame their own rules and policies.

Progress - Entrepreneurs usually possess the ability to innovate and figure out the best possible ways to reach the market with the minimum expenditure of time, money and effort. Entrepreneurship involves risk taking, being innovative as well as using knowledge and skills to set up new undertakings, courses or differentiate from the existing ones. Entrepreneurship adds significant value to the economy by generating wealth and employment

opportunities. There have been individuals, who have reached peaks, with their hard-work and progressed to a great extent in entrepreneurship.

Job and Growth –When individuals form the viewpoint of developing entrepreneurship, then they are in most cases relieved from the pressure of looking for jobs outside (Colm O’ Gorman, 2010). They are required to make use of their skills, abilities, expertise and proficiency to generate employment opportunities for other individuals and work towards development. There have been number of individuals, who have done well and have reached peaks in their business, by effective utilization of their entrepreneurship skills.

ROLE OF ENTREPRENEURS TOWARDS ECONOMIC DEVELOPMENT OF INDIA

The major areas, where entrepreneurs contribute an important part towards economic development of the country have been stated as follows: (Dhaliwal, 2016).

Promotes Capital Formation - Entrepreneurs promote capital formation by organizing the savings of the public. They employ their own as well as borrow resources for establishing their enterprises. Such types of entrepreneurial activities lead to value addition and creation of wealth, which is essential for the industrial and economic development of the country.

Create Large Scale Employment Opportunities - Entrepreneurs provide direct employment opportunities to the individuals on a large scale. With establishing of more and more units by entrepreneurs, both on small and large scale many job opportunities are created for others. As enterprises develop, they provide direct and indirect employment opportunities to many individuals. In this way, entrepreneurs contribute an effective part in reducing the problem of unemployment within the country, which in turn clears the pathway towards economic development.

Promotes Balanced Regional Development - Entrepreneurs help to remove regional differences, through setting up of industries in less developed and backward areas. The growth of industries and business in these areas lead to a large number of public benefits, like road transport, health, education, entertainment, and so forth. Setting up of more industries lead to more development of backward regions and thereby, promote balanced regional development.

Reduces Concentration of Economic Power - Economic power is the normal result of industrial and business activity. Industrial development usually leads to concentration of economic power in the hands of few individuals, which results in the growth of monopolies. In order to redress this problem, a large number of entrepreneurs need to be developed, which will help reduce the concentration of economic power amongst the population.

Wealth Creation and Distribution - It motivates equitable redistribution of wealth and income in the interest of the country to more people and geographic areas, thus proving to be beneficial to the larger sections of the society. Entrepreneurial activities also produce more activities and give a multiplier effect to the economy.

Increasing Gross National Product and Per Capita Income - Entrepreneurs are always looking for opportunities. They discover and exploit opportunities, inspire effective resource mobilisation of capital and skill, bring in new products and services and develops markets for the growth of the economy. In this way, they assist in increasing gross national product as well as per capita income of the people. Increase in gross national product and per capita income of the individuals indicates that economic development is taking place in an effective manner. In order to encourage economic development, it is vital to ensure that individuals are not unemployed or facing scarcity of resources.

Improvement in the Standard of Living - Improvement in the standard of living of the individuals is a feature of economic development of the country. Entrepreneurs contribute a crucial part in increasing the standard of living of the individuals, by adopting latest innovations in the production of wide variety of goods and services on large scale that too at a lower cost. This enables the individuals to avail improved quality products at lower prices which results in the improvement of their standard of living.

Promotes Country's Export Trade - Entrepreneurs assist in promoting a country's export trade, which is an important component of economic development. They produce goods and services on large scale for the purpose of earning large amount of foreign exchange from export to combat the import dues requirement. Hence, import substitution and export promotion ensure economic independence and development.

Induces Backward and Forward Linkages - Entrepreneurs take pleasure in working in an environment of change and try to maximise profits by innovation. When an enterprise is established, in accordance to the changes brought about in technology, it encourages backward and forward connections, which leads to economic development.

Facilitates Overall Development - Entrepreneurs act as catalytic agent for change which results in chain reaction. Once an enterprise is initiated, the process of industrialisation is set in motion. This unit will create demand for various types of units, required by it and there will be so many other units which require the output of this unit. This leads to complete development of an area, due to increase in demand and setting up of more units.

Creating Innovation - An entrepreneur is a person, who always look for changes, apart from linking the factors of production, he also presents new ideas and new combination of factors. In the production process, an entrepreneur always makes an attempt to bring in innovative strategies and methods. An entrepreneur promotes economic development through innovation.

Entrepreneurs Create New Businesses – The development of businesses, generating employment opportunities for the individuals, introducing innovative strategies and methods, bringing in new products and services for the welfare of the individuals are the factors that highlight the aspect that entrepreneurs create new businesses. In various fields, there have been introduction of advanced techniques, methods and procedures, which have nurtured the lives of the individuals.

Entrepreneurs also Create Social Change – Through their exceptional contributions of new goods and services, entrepreneurs break away from practice and indirectly sustain freedom by decreasing dependence on traditional and outdated systems and technologies. Complete, this results in an enhanced quality of life, better determination and economic freedom.

Personal Growth – The contribution of entrepreneurship towards the personal growth of the individual is through two main areas, these are, generation of employment opportunities and enhancement of skills and abilities of the individuals. When individuals are engaged in employment opportunities, when they work with innovative techniques and methods, then their personal growth takes place. On the other hand, this leads to development of skills, proficiency and expertise within them.

Entrepreneurship puts New Business Ideas into Practice –The integral part of entrepreneurship is to generate new ideas and put them into practice in an appropriate manner. As it has been stated that entrepreneurs always looks for innovative strategies and methods that may enhance productivity and profitability. Taking ideas, suggestions and guidance from other professionals in the similar field has contributed towards growth and fulfilment.

SMALL SCALE ENTERPRISES

A common classification is between traditional small industries and modern small industries. Traditional small industries include, khadi and handloom, village industries, handicrafts, sericulture, coir, etc. Modern small scale industries produce wide range of products from comparatively simple items to sophisticated products such as, television sets, electronics control system, various engineering products, particularly as 33 ancillaries to the large scale industries. The traditional small industries are labour intensive, while the modern small scale units make use of advance machinery and equipment. For instance, during 1979-80, traditional small industries accounted for only 13 percent of the total output but their share in total employment was 56 percent. In that year, total output of traditional small industries came to be Rs. 4,420 crores and this output was produced with the employment of 133 lakh workers, the average output of labour in traditional small industries was approximately Rs. 3,323 (Chapter 1, n.d.).

As against this, the share of modern small industries in the total output of this sector was 74 percent in 1979-80, but their share in employment was only 33 percent. Obviously, these industrial units would be having higher labour productivity. For instance, in 1979-80, a total output of Rs. 24,885 crores was produced by 78 lakh workers in modern small scale industries, the average product of labour was Rs. 31,900. (Chapter 1, n.d.).

One distinctive feature of traditional village industries is that they cannot make provision of a full time employment opportunity to the workers, but instead can provide only subsidiary or part time employment to agricultural labourers and artisans. Amongst traditional village industries, handicrafts possess the highest labour productivity, besides handicrafts, making a significant contribution to earning foreign exchange within the country. Under these circumstances, dynamic encouragement of handicrafts is a must. On the other hand, traditional village and small scale industries are carried on by labourers and artisans, living below the poverty line, while modern small scale industries can provide a good source of preservation. Hence, if with the expansion of employment opportunities, the number of persons living below the poverty line can be reduced, then a speedy and much larger expansion of the modern smallscale sector will have to be planned (Chapter 1, n.d.).

PACKAGE FOR PROMOTION OF SMALL AND MEDIUM ENTREPRENEURS

The following points take into account the package for promotion for small and medium entrepreneurs: (Entrepreneurship in India, 2008).

Legislation - The Micro, Small and Medium Enterprises Development Bill, 2006 has been enacted for the promotion and development of micro, small and medium enterprises. The Government is also anticipated to enact significant laws on limited liability partnerships.

Credit Support - RBI has issued strategies and guidelines to the public sector banks to ensure 20 percent year on year growth in credit to the SME sector. The State Industrial Development Bank of India (SIDBI) is expected to upscale its credit operations for micro enterprises and cover 50 lakh additional beneficiaries over five years beginning 2006-07. The Union Government to provide grants to SIDBI to augment its Portfolio Risk Fund and enable it to create a Risk Capital Fund. To reinforce the Credit Guarantee Fund, the corpus of the fund is expected to be raised from Rs. 1189 crores as of 01 April 2006 to Rs. 2500 crores over a period of five years.

Fiscal Support - The Government is expected to scrutinize the feasibility of increase in the General Excise Exemption (GEE) limit and the existing eligibility limit for GEE, also consider extending the time limit for payment of excise duty by micro and small enterprises and extending the GEE benefits to small enterprises on their graduation to medium enterprises for a limited period.

Support for Cluster Based Development - Accelerate the holistic development of clusters, including provision of common facility centres, developed sites for new enterprises, up-gradation of existing industrial infrastructure and provision of exhibition grounds, halls and also for formation and administration of infrastructure related assets in the public-private partnership mode. The ceiling on project cost is expected to be increased to Rs. 10 crores.

Technologies and Quality Up-gradation Support - Four Training cum Product Development Centres (TPDCs) for agro and food processing industries need to be established. A technology mission to be set up to assist MSMEs in technology up-gradation, energy conservation and restraining different types of pollution.

Support for Entrepreneurial and Managerial Development - 50,000 entrepreneurs to be skilled in information technology, catering, agro and food processing, pharmaceuticals, biotechnology, etc., during the Eleventh Plan. A new scheme to be formulated to provide financial assistance to select management, business schools and technical institutes, to conduct tailor-made courses for new as well as existing micro and small entrepreneurs, a new scheme should also be formulated to provide financial assistance to five selected universities and colleges to operate 1200 entrepreneurial clubs.

WOMEN AS ENTREPRENEURS

The development of women entrepreneurs and their involvement to the national economy is quite noticeable in India. The number of women entrepreneurs has developed over a period of time, especially in the 1990s. Women entrepreneurs need to be acclaimed for their increased utilisation of modern technology, increased investments, finding a niche in the export market, forming a considerable occupation for others, and setting the trend for other women entrepreneurs within the organised sector. While women entrepreneurs have validated their potential, the fact remains that they are capable of contributing much more than what they already are. Women's entrepreneurship needs to be studied individually for two main reasons. The first reason is that women entrepreneurship has been recognised during the last decade as an important unused source of economic growth (Fazalbhoy, 2014).

Women entrepreneurs create new jobs for themselves and others, and also by being different. They provide the society with different solutions, like management, organisation and solutions to business problems, as well as the exploitation of entrepreneurial opportunities. The second reason is that the topic of women in entrepreneurship has been abandoned both, within society in general and in the social sciences. Entrepreneurship amongst women has been a recent concern. Women Entrepreneurs may be defined as the women or a group of women, who recruit, organise and operate a business enterprise. The government of India has defined women entrepreneurs as an enterprise maintained and regulated by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment produced in the enterprise to women. Like a male entrepreneur a women entrepreneur has many purposes. They should discover the prospects of starting new enterprises, accept risks, introduction of new innovations, direction, management, administration and control of business, and making provision of effective leadership in all aspects of business (Fazalbhoy, 2014).

Women entrepreneurship is both about women's position in the society and about the role of entrepreneurship in the same society. Women entrepreneurs experience many impediments, especially in marketing their products, in addition, they have to take care of the family responsibilities. Women should have access to the same opportunities as men. When they feel they have to perform numerous tasks, they inculcate the qualities of effective time management, diligence, and resourcefulness. The entry of rural women in micro-enterprises must be strengthened and intensified. Rural women can do wonders by their effective and knowledgeable involvement in entrepreneurial activities. The rural women have the basic ethnic knowledge, skill, potential and resources to form and manage the enterprise. Now, the need is for knowledge regarding availability of loans, various funding agencies, procedures regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family and other organisations. Moreover, formation and reinforcement of rural women entrepreneur's network must be reinvigorated (Fazalbhoy, 2014).

The banking institutions must offer dignified credit facilities, and this sector must be included in the registered sector category by the government to encourage entrepreneurship amongst rural women. This support will help the women to reinforce their family bonds through financing their businesses, and thus help in the economic growth of the country. The significance and need of the rural women entrepreneurs should be included in the government's registered sector, which would pave the way for economic development of the country. Therefore, it can be emphasized that women entrepreneurs can perform better, both in urban and rural areas, given that the government provides them financial support by including them under the registered sector (Fazalbhoy, 2014).

SPECIFIC ENTREPRENEURSHIP CHALLENGES

The various types of challenges that an individual experiences in entrepreneurship have been stated as follows: (Santhi, & Kumar, 2011).

Family Challenges – The parents who feel that they need the skills and abilities of their children in order to expand their family business and discourage them from getting engaged in employment opportunities or jobs is stated to be the major family challenge. It is normally believed by the individuals that opting for a business rather than an employment opportunity is easy. Well educated and understanding individuals do not want to create strained relationships within their family. When parents want their children to get involved in family business, rather than look for a job outside, on the other hand, children do not express willingness to get involved in a family business, then there is occurrence of a major family challenge.

Social Challenges – Social challenges are important in the case of entrepreneurship. There have been instances, when individuals undergo number of challenges within the community. If a person is involved in the preparation of food items, which are of good quality, and there is existence of another entrepreneur, who manufactures the same food items, which are of better quality, then his business will thrive and there will be more productivity. In this way, productivity and profitability of the entrepreneur declines, when he has a competitor in the market. Therefore, it is understood that social challenges are hard and individuals need to formulate measures to overcome social challenges.

Technological Challenges – In the present existence, technology has gained grounds and contributes an imperative part in the implementation of tasks and operations in all areas. In the field of education, medical, engineering, law, administration, management, science, arts and so forth, technology is of utmost significance. There are individuals, who are not familiar with the usage of technology, they do not feel comfortable with making use of a computer in carrying out various tasks and operations. The technological challenges in the present existence need to be overcome and individuals, belonging to all categories, occupations and backgrounds are making use of technologies.

Financial Challenges – Financial challenges are of utmost significance and prove to be the major impediments in carrying out of tasks and functions. In establishing a business, it is necessary to make some investments and when there is an increase in productivity, then profitability also increases. The individuals, who experience financial challenges usually are not able to initiate their business in a worthwhile manner. Most of the non-technical business people do not understand the online business models as a whole and so getting an initial business funding from them becomes challenging. The other option is loan but bank loan is not an option in India for new online entrepreneurs.

Policy Challenges – With the changes in the government, there are lot of changes that have come about in the policies. The major challenges that entrepreneurs experience are problems in increasing equity capital, problems of availing raw materials, problems of obsolescence of indigenous technology, increase in the pollution that has been ecologically demanding and neglect of small and poverty stricken countries and so forth. In entrepreneurship, there are certain rules and policies that are put into operation in an effective manner. The

entrepreneurs that are poverty stricken or belong to deprived, marginalized and socio-economically backward sections of the society, normally experience problems with regards to stringent policies and rules.

Challenges for Rural Entrepreneurs – The major challenges that rural entrepreneurs experience are, growth of mall culture, poor assistance, power failure, lack of technical knowledge, capacity utilization, and lack of adequate infrastructure. The resources that are necessary to get engaged into a business or entrepreneurship are lacking amongst the rural individuals. They are mostly residing in the conditions of poverty and backwardness, possess low levels of literacy, and there is lack of awareness amongst them. Rearing of livestock, farming and agriculture are the major occupations that these individuals get engaged into, to earn their living. They are dependent upon the environmental conditions, water resources and forests to obtain materials that are necessary for survival.

Opportunities – Free entry into the world trade, improved risk taking ability, withdrawal of restraints by the Governments of nations, technology and inventions spread into the world, inspiration to innovations and inventions, advancement of healthy completions among nations, consideration increase in government assistance for international trade, formation of other national and international institutes to support business among nations of the world, assistances of gaining expertise and social and cultural development. The availability of so many opportunities are necessary to help the entrepreneurs be able to achieve their goals and objectives. It is vital on the part of the entrepreneurs to generate awareness, develop effective communication skills and work towards the achievement of their goals and objectives.

Opportunities for Rural Entrepreneurs – The programs and organizations that generate opportunities for rural entrepreneurs have been stated as follows: Crashed Scheme for Rural Development, Food for Work Programme, National Rural Employment Programme, Regional Rural Development Centres, Entrepreneurship Development institute of India, Bank of Technology, Rural Innovation Funding and Social Rural Entrepreneurship. In the present existence, knowledge based economy is a productive ground for entrepreneurs in India. It is rightly believed that India has an extraordinary availability of capabilities with virtually limitless potential to become entrepreneurs. Therefore, it is important to become dedicated to generating the right environment to develop efficacious entrepreneurs. To achieve this, India must focus on the policies, procedures, rules and regulations. There should be availability of prospects for the individuals, so that they are able to develop their entrepreneurship skills and abilities.

CONCLUSION

The economic policy environment in India needs to be encouraging for organizations to achieve efficiencies in the present global market. It should enable the entrepreneurs to make provision of resourcefulness and creativity to the functioning of the organization, whether in public or private or joint sector, and in the achievement of rapid, flexible, innovative, and a strong sense of self-government. They bring a new visualisation to the forefront of economic growth of a country. The study of entrepreneurship has significance in the present existence, not only because it helps the entrepreneurs accomplish their personal needs but because of the economic contribution of the new undertakings. More than increasing national income by the formation of new jobs, entrepreneurship acts as a constructive force in economic growth by serving as the bridge between innovation and market place.

Being an entrepreneur is not just starting a business, it is about having an approach and one should be motivated to succeed in the achievement of goals and objectives. All successful entrepreneurs have a similar way of thinking and possess several key personal qualities that make them successful in business. Entrepreneurs need to possess the required skills and abilities. They should be well prepared to face the opportunities and challenges within the internal and the external environmental conditions. In the present existence, entrepreneurship has to a large extent contributed towards the economic development of the country and has generated employment opportunities for number of individuals.

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IMPLICATIONS OF LIFELONG LEARNING AND ADULT UPSKILLING: CRITICAL REVIEW ON OLD AGE WORKERS**Prof. Sonia Ajit Mapuskar**

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ABSTRACT

In the context of population aging, adult upskilling and reskilling assume considerable significance. Occupational satisfaction is a much-desired requirement in the present context of modern work practices. Also, increased global competition and economic restructuring have become more prevalent, the need for training and retaining the workforce has grown enormously. Many government and work-related programs have contributed to the education of adults for economic success. For many governments, increasing the employment rates of older workers, and improving their productivity, will become more pressing. In recent years, there has been growing interest in the role and benefits of learning for older adults. This paper mainly cites various glimpses on lifelong learning with a significant emphasis on older workers.

Keywords: Baby Boomers, Lifelong Learning, Occupational Satisfaction, Adult Upskilling, Modern Health Care, Workforce Management, Older Workers, Communities of Practice (Cop), Vocational Education, Constructive learning, Skill Apprehension.

RESEARCH OBJECTIVES

- To establish correlation between workforce development and occupational satisfaction.
- To explore the concept of lifelong learning.
- To elicit the importance of development prevailing in a modern area of professional nursing practices with special emphasis on older workers.
- To understand the role and importance of old caregivers in healthcare industry.

SCOPE

The author has mainly tried to gain insights on lifelong learning with considerate emphasis on older workers; trying to understand how these affect the occupational satisfaction. For this purpose, few modern health practices and the role of older caregivers have been studied. This study can be used as a reference while bringing about workforce development in organization through adult upskilling and reskilling to achieve workplace satisfaction.

The conclusions of the study are mainly based on the data cited from various books, international journals, online articles and websites; is purely secondary in nature.

INTRODUCTION

Lifelong learning is a broad term which covers anything that deals with education from early childhood through adulthood and can refer to permanent learning, recurring learning, continuing education and adult education. From this perspective, it may be figured out that special focus has to be provided to old workers (above 45 years of age) in different occupational areas so that job satisfaction at an enhanced level may be provided to old workers. The Baby Boom generation is significant for its size as its distinct social and demographic characteristics. Baby Boomers are more highly educated, more likely to occupy professional and managerial positions, and more racially and ethnically diverse than their predecessors (Frey, 2010). The same is also true for nursing work practices in the medical field that is recognised to be a much complex arena of work. Different learning provisions are justifiable for nursing practitioners. In order to suffice for this level of justification, the following assignment is focused on presenting transformational work requirements in ever-changing health care services. In addition, this research can be accounted for eliciting the importance of development prevailing in a modern area of professional nursing practices focusing mainly on work practices being offered by old nurses. Apart from that, an influence of supportive training for aged caregivers along with applicability of diverse learning provisions is also included in this discussion.

PRESENT TRANSFORMATION IN WORK REQUIREMENTS

Modern healthcare practices are highly recognised for its receptive characteristics. In this context, it is worthy of being mentioned that globalisation being experienced by the modern health care system is duly assigned to its high adaptability with changing work environment. Globalisation along with technological innovation is rapidly transforming clinical practices which, in turn, have imposed lots of responsibilities on the health service

providers (Stefko, Gavurova & Korony, 2016). Apart from that, competitiveness being prevailing in this consumer-specific industry is also influencing healthcare service providers to carry on changes according to the market demand. Most often, changes in these environs surrounding healthcare industry are generated through technological supervision (Désiron *et al.* 2016). As a result, it is the crying requirement to meet these demands with retraining that would ultimately keep people of this industry in a track of broadened and upgraded skills. Quality and cost concerns that actually changing demographics of societal and disease-type are also leading this urge of transformation from the front (Salloum *et al.* 2015). In this junction, caregivers have to have a peer response to create an inter professional team so that provider-based, episodic and fee-for-service caring activities may be shifted to team-based and patient-centered care modalities (Karvinen-Niinikoski, 2016). Such a normative approach would enable the service providers to access and deliver affordable and seamless quality care to end-users. Obviously, such transformation is to be acquired with an enhanced set of skills, knowledge along with optimistic attitudes towards holistic wellness. As evident, such technology-enabled transformation in healthcare system can co-create a population care within this industry having an envisioned focusing on patient-centered care along with care coordination, quality improvement, and big data analytics (ncbi.nlm.nih.gov, 2017).

IMPORTANCE OF DEVELOPMENT IN PROFESSIONAL PRACTICES AMONG OLD WORKERS

Modern healthcare is such a sector that requires to be met with several distinctive features such as state-of-the-art knowledge about medications, enhanced level of skills to handle queries of patients, extreme proficiency in communicating with doctors along with patients' family members and many more (Regan, Laschinger & Wong, 2016). It is thus utmost responsibility of hierarchy of health service providers to be sincere about provisioning different dimensions of training and development opportunities to these old workers in the healthcare industry (Titmus, 2014). Nevertheless, these old workers have to be considered as the prime asset of modern health care centers since they have profuse knowledge about caring people with huge amount of professional experiences.

In addition, over workload is a common factor in the healthcare industry which is acknowledged for creating most of the job dissatisfaction (Wlodkowski & Ginsberg, 2017). A holistic approach regarding provisioning knowledge and skill development programs for old workers (above 45 years) would suit this specific need of healthcare practitioners (Billett, 2016).

In healthcare sector abiding by safety regulations which are ever changing in the modern context is also extremely important and provisions of lifelong learning can definitely help the old caregivers to be acquainted with such new safety regulations (Plesner, Justesen & Glerup, 2018).

From this perspective of discussion, it may be enlightened that healthcare workforce can be recognised as a versatile occupation. For more than 150 years back Florence Nightingale had developed the peer concept of engagement of educated workforce within caregiving environment. The modalities would enable registered old nurses to reinvent their career pathway with a new angle of vision (Wang *et al.* 2018).

AN IMPLICATION OF SUPPORTIVE TRAINING AND LEARNING PROVISIONS TOWARDS ENHANCED LEARNING OUTCOMES

Integrity of nursing profession with revolutionised medical practices has entailed a core fact that aged caregivers are an invaluable asset for any healthcare service provider. Furthermore, a rigid notion of old nurses about caregiving policy is hardly flexible to be changed with time which is actually confronting the modern caregiving policy being perceived by the service providers.

Furthermore, their loyalty and commitment towards organisational development through constructive workforce management is seemed to be working to some extent towards their retention. A logical understanding of own learning styles along with own attitudes, skills and strengths would be an extraordinary tool to be a more efficient learner (ncbi.nlm.nih.gov, 2017). Another step that would bring in utmost benefit in this learning process is an identification of education, learning and development options. Alongside, reviewing these options is also required in order to get a clear knowledge about effectiveness of different modalities of this development planning. The subsequent step would be a formulation of learning along with development plans (d'Souza *et al.* 2015). This is vital for taking a review of the organisation's learning and development plan.



Figure-1: Learning and development plan

(Source: Button, Harrington & Belan, 2014)

Options as well as self-directed learning options with betterment in learning outcomes. Nevertheless, due to such constructive learning outcomes, stress level would be automatically diminished among the aged caregivers. This, in turn, would give prior opportunities to employers to experience matured workforce by virtue of focused engagement of older workforce in this profession (Regan, Laschinger & Wong, 2016). Provisions of vocational education should be focused much in this context so that lifelong learning can be supported excessively throughout the execution of the development planning. Both on-job and off-job training can be exercised inside the work environment engaging aged care workers (Bloch & Richmond, 2015). Such a distinctive approach relating workplace learning is able to ensure building of community relationship which is the desired requirement in nursing practices. 'Communities of Practice' or CoP can co-create an environment of mutual understanding under which knowledge and experience of senior workers may be potentially shared with junior ones. can be managed efficiently.

CONCLUSION

To conclude with, it is clear that the fact that aged caregivers are one of the major role players in healthcare sector. However, several disparities are prevailing in this industry in terms of lagging in work engagement or communication procurement. Poor perception of hiring authority of these aged caregivers is also leading to this disparity. The globalisation being experienced by this consumer-specific industry is thus, introducing an urge to mitigate such problematic situation by motivating old care workers to assimilate the concept of lifelong learning principle in their day-to-day work progress. Blending this unique learning process would be definitely able to elevate their day-in and day-out performances through energised skill apprehension.

In this context, it is worthy of being mentioned that the recent transformational change in the healthcare sector has necessitated excessively higher participation of aged caregivers.

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CYBER SECURITY IN E-COMMERCE**Prof. Bhaskar J. Raskar¹ and Dr. H. S. Pol²**Head¹ and I/C Principal², Shripatrao Kadam Mahavidyalaya, Shirwal

ABSTRACT

India is ranked as the country with second largest user base of e-commerce in the entire world after China. It is also predicted that after few years down the line India may be the largest e-commerce market of world. With so much of growing e-trading in India, it not only requires mutual faith among the parties but is so need that there must be data security & protection. As it could be well understood that the e-commerce do require the monetary transactions & without the faith in the e-transactions this could not be met out. Variously we have seen that there are instance of the breach of the security & also the websites are hijacked. This is not only happening in India but also in the developed countries too & seen many examples in which the intruders could also breach the firewalls of the top institutes of world. The transactions during e-commerce is mostly through the intermediaries, whose role is very significant. Previously in India when there is no law pertaining to these aspects the situation was very bleak. But now we have framed the law & also the rules associated with it. Now we have fixed the liability of not only the banks but also that of the intermediaries. Present paper is aiming to bring out various aspects of the e-commerce, the stages of the major types of transactions, the security issues with it & the available remedies with application of law. This will be concluded with suggestions. The various stages of the e-commerce include the formation of the contract & passing the consideration through the e-means. Now as the transactions are commonly through e-means it becomes imperative that one must know that at which stage the violations are maximum, or possibilities of the breach are highest.

Keywords: E-commerce, Cyber security, Information Technology.

INTRODUCTION

Cyber security is very debatable & discussed issue these days. This is because of simple reason that all of us are dependent on internet in one or the other way. If not doing the commercial transactions, we are involved in e-banking or e-ticket booking which also require the secure mans in every transactions. All the official work is with the computers only, hence we require the cyber security in every possible manner.

OBJECTIVES

The present paper will bring our measures to protect your transactions in e- medium. The possible suggestions will be offered by the authors which may help to contain these matters in timely manner. To create awareness is also an objective for said paper.

RESEARCH METHODOLOGY

This is primarily the doctrinal methodology which was based on the articles & comments written by the various authors.

LITERATURE REVIEW

The book written by Ms. Karnika Seth, 'Computer, Internet & New Technology Laws has relied to cover issues of cyber security.

A book by Justice Yatinder Singh on Information Technology Law was also referred to understand the issues in security at internet use.

CYBER SECURITY

Cyberspace is that virtual place where no boundaries exist, no law is concrete but which has become all & all omnipotent & inevitable for humans. E-commerce as we know it today was started in year 1979 when Michael Aldrich has created this idea turning into reality. The initial aspects only involve a medium for interaction but today it has grown to a level that it is a giant intermediary which is regulating all of us in one or the other way. Cyberspace is now the most important way to do business, and also to show the presence of one at Global level. It plays a very pivotal role in fulfilling all the essentials of an easy market. Looking to the facts, India is one of largest growing e-market of the world. If we compare that with size the e-commerce market in India has shown sharp growth rate in 2014. With the advent of the smart phones, and apps on them have actually made the entire e-commerce a different thing. If we go by the data it was found that persons of young age in India are the maximum buyers online where the sale was done on the apps through mobile phones. Year 2014 has also seen a raise of more than 30% in total e-commerce done in India and it was projected that year 2016 will further set new heights for the ease of sale & purchase.

The elements of e-commerce not only include the sale & purchase only, but it also include the bank transactions done by us & by banks in day to day life. The e-transactions done for the sake of doing business also amounts to e-commerce. Recently we have seen that e-payment companies like Paytm has also operating as virtual banks , similarly there are all major banks offering portals for net –banking which again means the actions in e-commerce.

Let's examine what are the reasons of the growth of e-commerce in India

1. Easily available goods: Today everyone wants to save time, because of the multitasking one is forced to do. Which means that curtailment of some time for some activities. The e-commerce is a medium or big market where the things are available at your disposal. So there is preference for this.
2. Young population in India: Today India is supporting largest young population of the globe, which is energetic & ready to take risks. Hence they prefer the excitement of the e-purchase. Also they have a connectivity through internet, which propels them to do things at par with their counterparts in western countries.
3. Cheap but standard goods online: Many Indians prefer goods online due to the cheap price with no compromise with standards. Since it is a good option available. Most Indians are promoted to take up e-marketing. The offers which the offline markets are providing is very less as compared to online markets, and their ingress is also more due to increase use of Internet, hence they are most preferred.
4. Increase in pocket power & small size of families is also a major reason behind hype in e-retailing. On an average India have witnessed a steep fall in the size of families with increase in pocket powers, which means more of trade possibilities. This has also promoted many of us to do transactions online.

What is cyber security: As it could be easily understood that cyberspace is very vulnerable in itself, it has been seen that there is threat to everything kept in cyberspace, be it data or network or any other thing available at online medium. The threat is not only limited to the financial information, but even the stored data on computer can also be subject to attack by people who are only interested to damage the property. The threats at cyberspace are huge, from financial losses to the loosing data, loss of privacy & of course the social image loss. The e transactions at this place makes it more vulnerable. The persons having their presence online has to see both the business to be carried out at e-media & to save the data or privacy of their customers as well.

ANALYSIS

Over the last few years there has been a noticeable boom in the E-Commerce market. Here the transactions as done over the internet are sensitive to breach of information. The laws prevalent in India and for that matter in the world are not standard to save the online retailers from a breach and customers of the retailers from getting their data stolen. As the time progresses the attackers of the Internet world are also progressing with their methods, the concept of finding a loop in the system is very tempting to these attackers. Whether unencrypted data is at rest with the online retailer or is being used in transactions, the ways to manipulate that data has been sophisticatedly brought into existence by creating certain malwares by these online attackers.

After a well-known retailer has been compromised, it's agile for distinct attackers to put to use the alike tools and techniques to distinct retailers. It doesn't uphold that attacker comprehend where unencrypted payment disclosure might fit within a retailer, whether at glut or transmitted. Attackers have therefore adapted disparate techniques for harvesting disclosure by the agency of increasingly perfected malware.

The unassailable point of intervention in display breaches hasn't been by way of explanation sophisticated anyhow the malware is and attackers are relying on standard position vulnerabilities, misconfigurations, as amply as bomb phishing for their champion entry point. Another as outlook is that attackers have compromised trusted trade partners and trade providers by befriending them, they are targeting in term to win directed toward networks.

Cyber criminals urgently design malware by way of explanation for POS infiltration. BlackPOS is soon available in a proven source format on the blind as a bat web. So at the same time hackers' tools and techniques are escalating, E-Commerce defences are not up.1

THE DARK WEB & CYBERSECURITY

Now we shall delve into a dark land of the dark web where security doesn't reach but e-commerce still flourishes. The dark web gives shelter to the underground market places which generally are into the business of dealing with goods and services which are mostly illegal. So when you access the dark web the chances of having your data stolen gets higher and beyond the threshold which a normal online consumer takes into

consideration. However, according to a new Global Commission on Internet Governance report, the number is much larger. Just 0.03 percent of the so-called Deep Web is available to search engines, while the even-deeper Dark Web is deliberately hidden and unavailable when using standard browsers.²

The Dark Web is “a part of the Deep Web that has been intentionally hidden and is inaccessible through standard Web browsers.” Powered by networks such as I2P and Tor, this

1 Cyber Security by Ken Westin, Tripwire 2 The Impact of Dark Web on Internet Governance and Cyber Security Report by The Global Commission on Internet Governance, 2015, Michael Chertoff & Toby Simon

Hidden DarkWeb makes it possible for users to remain entirely anonymous. This anonymity in certain situations might be used simply as a way to protect free speech or for government agencies to keep secret data under curtains, there is another side to this darker corner of the Web filled with cybercrime, the transfer of illegal goods and even terrorism.

Now the question is whether there is cyber security possible to this environment? In the near future it shall be possible as there are steps being taken in order to deal with this situation but the free movement of the virtually dark place is going to be hampered. The inculcation of cyber security in this kind of illegal E-Commerce shall be done by 6 ways according to the Global Commission on Internet Governance Report which are

Mapping the Hidden Services Directory: Both I2P & TOR use a distributed hash table system to hide database information. Strategically deployed nodes could monitor & map this network.

Customer Data Monitoring: There will be no monitoring of consumers themselves, but rather destination requests to track down top-level rogue domains.

Social Site Monitoring: This includes watching over popular sites such as Cyro, Fmov, Pastebin to find hidden services.

Hidden Service Monitoring: Agencies must “snapshot” new services and sites as they appear for later analysis, since they disappear quickly.

Semantic Analysis: A shared database of hidden site activities and history should be built.

Marketplace Profiling: Sellers, buyers and intermediary agents committing illegal acts should be tracked.

Thus this is how one part of the E-Commerce shall be dealt with in the near future. The focus on the dark web has been made primarily because the dark web has more roots than the standard e-commerce retailers. The concept of Cyber Security contrary to the popular opinion has reached to a very low margin of the internet. If we analyse the situation we can find that there are innumerable changes to be made in the way Cyber Security is used to protect E-Commerce.

FINDINGS

The findings stumbled upon by delving profoundly in the Cyber Security world we gather that the amount that a virus breaching Cyber Security in 2004 called MyDoom caused an estimated financial damage of \$38.5 Billion.³

These days the social media has also started earning through the means of e-commerce by selling various games and articles to be used on their web-services online. They also are very vulnerable to be attacked as they are not very well protected by the Social Media provider. Currently, through in depth statistics, there are more than 1.6 billion social network users worldwide mutually more than 64% of World Wide Web users accessing social media services online. Moreover, social networking is one of the virtually popular ways for online users to spend their time, and a preferred way to stay in contact with friends and families. This is precisely why cyber attackers like social media too. Users that spend a lot of time on social networks are indeed likely to be of one mind links posted by trusted friends, which hackers evaluate to their advantage. Here are several of the practically popular types of cyber-attacks started at social media platforms:

Like-jacking: occurs when criminals post shovel Facebook “like” buttons to webpages. Users who get along well the under size don’t “like” the gofer, anyhow instead reorganize malwareLink-jacking: this is a train used to redirect such website’s links to another which hackers handle to redirect users from trusted websites to malware infected websites that flee drive-by downloads or distinctive types of infections.⁵

Phishing: the stake to fall in to place sensitive information one as usernames, passwords, and credit ovation details (and regularly, to the side, money) by disguising itself as a good as one word entity in a Facebook front page news or Tweet.⁶

Social spam: is objectionable spam blithe appearing on social networks and barring no one website mutually user-generated easy going (comments, tell tales out of school, etc.). It can fall in to place in multiple forms, including body messages, expletive, insults, hate style, vile links, crooked reviews, crow friends, and by word of mouth identifiable information.⁷

These findings very well establish that there is a need for Cyber Security in E-Commerce and the most important part of it is to spread awareness to the web accessing world. Thus these findings only take us to a stand of disparity amongst people willing to take up an initiative thinking that something might be or is wrong & people willing to overlook the hazards that the world might face when there is a complete developing change in the E-commerce arena.

CONCLUSION

The prime way to avert the risks in the market of E Commerce and building up Cyber Security is to make the consumers of the E Commerce market aware about the situation. There is no secondary alternative to that. Therefore the burden of having the consumer and customer secure shall be on the E Commerce business provider.

From the Ecommerce SideE-commerce sites prefer to do as Romans did to their security architecture to equal the demands of ensuring consumer data hideaway and that mix resources are not second hand to attack distinctive Internet sites. A service can certainly survive the commendation generated if their join is hand me down to attack another site. It most definitely wouldn't bear the brunt of if word gets on the wrong track that customer ace up sleeve, buy, or personal data is stolen or copied without their lifestyle or permission. Software developers require to develop the software that is engineered for shelter and security. It is still vacant to add ease-of-use features nonetheless they should be initially turned off. Automated warranty updates are another feature that could be hand me down to help oblige the degree of these attacks.

The application of firewalls at the institution is very valid means to protect data losses. It is also advisable to have segregation of the data at the website. This ensures that the losses can be prevented in certain heads of the storage.

One can also improve the remote access means to avoid the losses, that is to say that Virtual Private Network can be used if remote access is required. A VPN is an encrypted data channel for securely sending and receiving data via public IT infrastructure (such as the Internet). Through a VPN, users are able to remotely access internal resources like files, printers, databases, or websites as if directly connected to the network.

Training for employees could also be a good option as a remedy for the prevention of the losses from lapses in cyber security. Many e-commerce companies are keeping it as an essential part of apprenticeship, but even with help of hackers this training can be given.

The team at the organization should also be able to tackle the incidents of cyber security by formation of team looking for the cyber security measures. This should be ready well in advance to the incidents or with the probable incidents that may affect companies in toto. 5 Ibid. 6 Ibid. 7 Ibid.

From the Consumers/Customers sideThe consumer on the E-commerce market shall be aware and also should have own protection against such attacks, the valuable insight on how it shall hamper your transactions whatever scale they may be also are important as in the longer run it is important to notice that the attacker can wait longer and steal momentarily over a long period of time. Thus the basic gimmicks of the internet world shall be paid attention to if not understood by the consumer or customer on the E Commerce market.

The customers should keep very strong & inaccessible password to protect hacking or any unwarranted ingress into their details.

This requires a lot of awareness work on the part of the people who are using internet for e-commerce. The training can be given in formal as well as informal means. May be it can be inducted as part of study by students.

Going through a large number of articles and subject monographs by scholars, we have come to a conclusion that there is still a long way to go for our Country as well as globally to comprehend and make aware the subjects of the respective nations about the pros & cons of the E Commerce market access without security. This when done shall result in a more conducive environment virtually.

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FAMILY ADJUSTMENT AMONG ADOLESCENTS

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ABSTRACT

Adolescence is a transitional period in the human life span linking childhood and adulthood. It is often described as a period of flux, a time when previously well-adjusted and happy child can become distressed. Adolescence is a period of marked change in the person's cognitive, physical, psychological, and social development and in the individual's relations with the people and institutions of the social world. The present study was an attempt to family adjustment among adolescents.

Keywords; Family, Adjustment, Adolescents

INTRODUCTION

Family in an Indian society is a significant primary group that influences its generations. The basic relationship between the mother and her child bonds and fosters the relationships with the father and siblings. The close family relationship exerts a great influence over a child relation with members of social groups. Parents are the chief architects in shaping the personality of an individual. The quality of relationship with parents is a key factor for the development of an individual. Existence of secure bonds between parents and their children promotes the freedom to grow, explore and gain experience. Family cohesion and enmeshment are the two important aspects of family life.

Family cohesion is defined as shared affection, support helpfulness and caring among family members (**Barberin, 1984; Moss, 1974**), enmeshment and emotional fusion among family members, potentially inhibiting the individualization process and the development and maintenance of psycho-social maturity (**Barbarin, 1984, Barber, Olsen and Shagle, 1994**). Cohesion represents positive and supportive interaction among family members that is positively and linearly related to individual and family functioning. In contrast, enmeshment is not an element of supportive relationships but represents controlling and constraining interaction patterns that inhibit individual psychological autonomy.

Reiss (1965, 443-453) is of the opinion parents inculcate the values into their children and also determine their present behaviour and future potentialities. The children learn to give up modes of behaviour which are no longer suitable and acquire new habits and attitudes that are appropriate for their life conditions.

Adolescence is characterized by the desire for autonomy. The parent-child relationship must undergo transformation to accomplish the tasks necessary for healthy development. From middle childhood to adolescence, the peer group represents a social context that at times may have pervasive influences on children attitudes and behaviours (**Brown, 1990**).

Adjustment is the process of establishing satisfactory relationship between individual and his environment. According to **Cronbach (1953)** "A well-adjusted person is one who commits oneself to society's desirable goals and use their energies effectively in working towards them". The individual has a sense of security and feeling of adequacy, which grow out of their feeling of belongingness, being desired and appreciated.

Shah and Lakhera (1986) state that parents are assumed to function as a model for the adolescents adjustment to life particularly in home. It was found that conflicts and attitudes of extreme nature on the part of parents are the significant cause for maladjustment in the adolescents. The subjects belonging to radical fathers were better adjusted in many of the areas, than that of conservative homes. **Anshu (1986)** depicts that family climate is an effective determinant of home adjustment of the adolescents.

OBJECTIVES OF THE STUDY

- 1) To analyze the impact of family on adolescents' adjustment.

METHODOLOGY

The present study is prepared based on primary data and secondary data are collected through field work, books and personal observation.

UNIVERSE

This study was conducted in the year 2017 in Hubballi-Dharwad Municipal Corporation area. The study is based on a sample survey. This Corporation area is selected because it is fairly representative of the characteristics of urban life of northern Karnataka.

SAMPLING PROCEDURE

The present study is confined to the study of 400 adolescents from Hubballi-Dharwad Municipal Corporation area in Karnataka state. To select the samples 'purposive sampling method' was used. The selection of the sample was done in two stages 1) Selection of Schools and Colleges 2) Selection of Respondents. The interview schedule was used for collecting information from the respondents.

In this background, adolescents' problem of adjustment with the family has been an important area of research. Hence an attempt is made in this study to analyze the parent-children relationship with regards to aspects such as freedom, aspiration, and communication and so on.

A) Children's Freedom to Discuss with Parents

The family forms a basic unit of the society. The personality of an individual is tailored in the first few years of life and the family members, particularly parents, are the chief architects in conditioning the personality of a child. During adolescence period, freedom to discuss all the matters with their parents becomes imperative for the reason that they are guided and their problems are solved. Therefore, an attempt is made to understand, the respondents' freedom towards discussing their problems with the parents.

Table-1.1: Distribution of the Respondents' Freedom to Discuss with Parents

Sl. No.	Freedom to discuss	Early adolescents		Late adolescents		Total	
		Frequency	Percentage	Frequency	Percentage	Total	Percentage
1.	Parents are very free to discuss	90	45.0	102	51.0	192	48.00
2.	Discuss some matters only	77	38.5	56	28.0	133	33.25
3.	Discuss only with mothers	22	11.0	18	9.0	40	10.00
4.	Discuss only with fathers	2	1.0	4	2.0	06	1.50
5.	My parents are not free to discuss	9	4.5	20	10.0	29	7.25
Total		200	100.00	200	100.00	400	100.00

Table 1.1 reflects distribution of the respondents by their freedom to discuss their problems with parents. Out of 200 early adolescents, 45.0 per cent (90) respondents opined that they are free to discuss all the matters with their parents. While 38.5 per cent (77) revealed that they discuss only some matters, 11 per cent (22) respondents highlighted that matters are discussed only with their mothers. 1.0 per cent (2) respondents said that they discuss only with their fathers, and the remaining 4.5 per cent (9) respondents expressed that they do not discuss any matter with their parents because their parents are not friendly enough.

Further, out of 200 late adolescents, 51.0 per cent (102) respondents opined that they are very free to discuss all the matters with their parents. While 28.0 per cent (56) revealed that they discuss only some matters, 9.0 per cent (18) respondents highlighted that matters are discussed only with their mothers. 2.0 per cent (4) respondents said that they discuss only with their fathers and the remaining 10.0 per cent (20) respondents expressed that they do not discuss any matter with their parents.

Thus, the data reveals that, among the total 400 respondents, majority of the respondents expressed that they have freedom to discuss all the matters with their parents. Therefore in order to develop the smooth relation, it is imperative for the parents to discuss family matters with their children. Parents in the urban places are educated who give attention to the all-round development of their children are also in favour of giving freedom to their children in family matters.

B) Parents Agree with Childrens' Behaviour

Understanding behaviour is a matter of importance in any society. The society expects its members to behave in accordance with its norms and values. During adolescence period, parents always control their children in order to ensure that their children do not indulge in any untoward activities. Hence an attempt is made to understand how far the parents concur with their children's behavior.

Table-1.2: Distribution of the Respondents by their Parents Consent with their Behaviour

Sl. No.	Children's behaviour	Early adolescents		Late adolescents		Total	
		Frequency	Percentage	Frequency	Percentage	Total	Percentage
1.	Always	35	17.5	50	25.0	85	21.25
2.	Many times	69	34.5	58	29.0	127	31.75
3.	Sometimes	91	45.5	79	39.5	170	42.50
4.	Do not agree	5	2.5	13	6.5	18	4.50
Total		200	100.00	200	100.00	400	100.00

Table 1.2 gives information on how far the parents concur with their children's behaviour. Out of 200 early adolescents, 17.5 per cent (35) respondents revealed that, their parents always agreed with their behaviour. While 34.5 per cent (69) respondents said that their parents agreed many times with their behaviour, 45.5 per cent (91) opined that their parents sometimes agreed with their behaviour. Remaining 2.5 per cent (5) respondents' parents do not agree with their children's behaviour.

Further, out of 200 late adolescents, 25.0 per cent (50) respondents revealed that, their parents always agreed with their behaviour. While 29.0 per cent (58) respondents said that their parents agreed many times with their behaviour, 39.5 per cent (79) their parents sometimes agreed with their behaviour. Remaining 6.5 per cent (13) respondents' parents do not agree with their children's behaviour.

Thus, the data indicate that a majority of the respondents' parents sometimes agree with their children's behaviour. It is because the parents believe that during the period of adolescence, children are unable to differentiate the acceptable and the unacceptable conduct of the behaviour in the society.

C) Parents' Advice as a Disciplining Technique

Modern democratic Indian society is facing many problems such as crimes, bribery, kidnapping, murder. Of late, these problems are on the increase. Most of times, adolescents unknowingly gets involved in these problems. During such circumstances, the parents' advice is utmost importance. Parents' advice is one of the most effective means for the development of an adolescents' personality. When it comes to family adjustment, parents' guidance and advice is very important to adolescents. Hence, an attempt is made to know the extent of parents' advice as a disciplining strategy.

Table-1.3: Distribution of the Respondents by their Parents' Disciplinary Advice

Sl. No.	Parents advice	Early adolescents		Late adolescents		Total	
		Frequency	Percentage	Frequency	Percentage	Total	Percentage
1.	Very frequently	57	28.5	94	47.0	151	37.75
2.	Advice occasionally	132	66.0	96	48.0	228	57.00
3.	Do not advice	1	5.5	10	5.0	21	5.25
Total		200	100.00	200	100.00	400	100.00

Table 1.3 elucidates data regarding parents' advice as a disciplinary technique. Out of 200 early adolescents, 28.5 per cent (57) respondents expressed that their parents very frequently advise their children. 66.0 per cent (132) said that they are advised occasionally. While remaining the 5.5 per cent (11) respondents revealed that their parents do not advise them.

Further, out of 200 late adolescents, 47.0 per cent (94) respondents expressed that their parents very frequently advise their children. 48.0 per cent (96) said that they are advised occasionally. While the remaining 5.0 per cent (10) respondents revealed their parents do not advise them.

Thus, the data clearly indicate that, a majority of the respondents parents' advise them occasionally, when the situation demands, because of the sensitive nature of the adolescents.

D) Parents' Spending Time with their Children

Family is the most important and fundamental social institution in every society. In the present study, the respondents are from urban areas and majority of respondents belong to nuclear families. Therefore, adolescents expect their parents to spend more time with them, which further helps them to feel secured and at the same time follow family norms and values. Hence an attempt is made to understand the opinion of the respondents with regards to their parents spending time with them.

Table-1.4: Distribution of the Respondents by their Opinion towards Parents' Sparing Time with them

Sl. No.	Parents spending time with children	Early adolescents		Late adolescents		Total	
		Frequency	Percentage	Frequency	Percentage	Total	Percentage
1.	Spare time always	122	61.0	92	46.0	214	53.50
2.	Sometimes	49	24.5	80	40.0	129	32.25
3.	Do not spare	29	14.5	28	14.0	57	14.25
Total		200	100.00	200	100.00	400	100.00

Table 1.4 reflects the frequency of the parents sparing time with the children. Out of 200 early adolescents, 61.0 per cent (122) respondents said that their parents always spare time with them. 24.5 per cent (49) opined that parents spare sometimes only. Whereas, 14.5 per cent (29) expressed that parents do not time spare with them.

Further, out of 200 late adolescents, 46.0 per cent (92) respondents said that their parents always spare time with them. 40.0 per cent (80) opined that parents spare sometimes only. Whereas, 14.0 per cent (28) expressed that parents do not time spare with them.

Thus, the data clearly indicated that a majority of the adolescents' parents spare much more time with their children. By doing so adolescents naturally feel secured and adjust with their family. It establishes a positive interpersonal relationship between the parents and children.

CONCLUSION

Thus, the family acts as a major factor in influencing the attitude and behaviour of the child. The early socialization process and personality make up originate in the family and at home. Because, family is a primary and the most basic institution in our society for developing the child's potential, in all its many aspects, viz., emotional, intellectual, moral, spiritual as well as physical and social. The family serves as a nursery where the personality of the individuals is completely developed. In fact, the child receives his definite role in the family not by any choice but, by the way in which his parents and other elders around him interest him. For the proper socialization process it is desirable that there should exist a healthy relationship between the husband and wife, between parents and other elders in the family.

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IMPACT OF PEER GROUPS ON ADOLESCENTS' BEHAVIOUR AND THEIR PERSONALITY DEVELOPMENT

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ABSTRACT

The present study investigated the impact of peer groups on adolescents' behaviour and their personality development. Peer relationships play a vital role in the specific and unique development of the emotional characteristics of an adolescent. The peer group, functions like a primary group as that of the family. As the child grows, the norms of the peer group may largely determine and tailor the accepted or unaccepted behaviour in a society. The peer group provides a degree of emotional support for many children. They seem to receive more support and care from their friends in comparison to their parents.

Keywords: Peer groups, Adolescents, Personality Development

INTRODUCTION

The adolescence period is a stormy one in which several types of problems emerge in all cultural societies. The adolescent boys and girls are highly sensitive to personal remarks and very much conscious of their self-esteem. They easily get emotional and frustrated. They also become aggressive and violent and go to the extent of facing any situation. The common unpleasant occurrences that often take place amongst the adolescent boys and girls are the delinquency, antisocial activities like thefts, robberies, sex related crimes, running away from homes and sometimes even committing suicides. Adolescents' boys and girls are highly influenced by the company of their peer groups. The peer group influence is found to be more powerful than the love and affection of the parents. This is often observed in the behavioural pattern of adolescent students.

In an urban society, peer plays an important role as an agent of socialization, for, the family cannot keep pace with the rapid changes in an urban society. Besides, the values of the younger generation keep changing faster than their parents. The peer group plays an essential function of adult socialization by providing an intimate social and emotional environment conducive to social learning. Though the parents lay the foundation for social behaviour, it is the peer group, which enables the child to develop and practice the various skills capabilities, such as leadership, harmonious relationships, competitiveness and independent thinking. Thus, social interactions with and social acceptance by peers constitute a very important stage in the development of the child from dependence to autonomy, When it comes to the social acceptance by peers, sex of the member is an important factor. In the early adolescence period, there is preference for same sex companions and a rejection of the opposite sex. During late adolescence, there is a desire for companions of the same sex as well as the opposite sex though the later is accompanied by a sense of excitement and hesitancy.

The peer group plays an imperative role in socializing a set of attitudes, values and norms of the individuals. Peer group consists of a group of individuals, bounded by intimate relations amongst themselves usually expressed by frequent meetings, eating, drinking and outing together. The basis of social cliques is equality of the members in social status and similarity in culture. *Kinch and Bowerman (1951:206-211)* opine that "increasing age leads to increasing activity with peers and thus to greater orientation to the peer group than to the family".

According to *Castrogiovarmi (2002)*, a peer group is defined 'as a small group of similar aged, fairly close friends, sharing the same activities'. Similarly, *Brown and Klute (2003)* accentuate, that 'Peer groups are networks of interacting individuals, who spent much more time together and share activities'.

Eshleman (1978:534) emphasizes that "to most adolescents, peers rather than parents are said to be key groups of reference. Peers, who understand the adolescent and share his world, become his reference set of seizing up his own problems, strivings and ambitions. Peers may give behaviour defined as deviant by parents, drugs, alcohol, pre-marital sex, political liberation and the like may be conforming behaviour to peers."

OBJECTIVES OF THE STUDY

- 1) To analyze the impact of peer groups on adolescents' behaviour and their personality development.
- 2) To effects of peer group culture and peer pressure on adolescents.

METHODOLOGY

The present study is prepared based on primary data and secondary data are collected through field work, books and personal observation.

UNIVERSE

This study was conducted in the year 2017 in Hubballi-Dharwad Municipal Corporation area. The study is based on a sample survey. This Corporation area is selected because it is fairly representative of the characteristics of urban life of northern Karnataka.

SAMPLING PROCEDURE

The present study is confined to the study of 400 adolescents from Hubballi-Dharwad Municipal Corporation area in Karnataka state. To select the samples ‘purposive sampling method’ was used. The selection of the sample was done in two stages 1) Selection of Schools and Colleges 2) Selection of Respondents. The interview schedule was used for collecting information from the respondents.

RESULTS AND DISCUSSION

The present study seeks to address the influence of peer group on adolescents’ behaviour and their personality development, such as meeting friends, sharing feelings with friends, reacting of the parents towards friends, and the kind of relation with friends and habits.

ADOLESCENTS AND VISITING FRIENDS

During adolescence, relationships play a vital role in the formation of the personality. Such intimate relations are expressed with friends by spending time with them. Information pertaining to the frequency of visits made to the friends was elucidated. This data has been presented in Table 1.1.

Table-1.1: Distribution of the Respondents Frequency of Visits to their Friends

Sl. No.	Visiting Friends	Early adolescents		Late adolescents		Total	
		Frequency	Percentage	Frequency	Percentage	Total	Percentage
1.	On and Often	189	94.5	167	83.3	356	89.0
2.	Sometimes	09	4.5	30	15.0	39	9.75
3.	Never	02	1.0	03	1.5	05	1.25
Total		200	100.00	200	100.00	400	100.00

Table 1.1 reflects that, out of 200 early adolescents, 94.5 per cent (189) said that they visit their friends on and often, 4.5 per cent (09) said that they visit their friends sometimes. Remaining 1.0 per cent (2) respondents said that they never visit their friends.

Further among 200 late adolescents, 83.5 per cent (167) said that they visit their friends on and often, 15.0 per cent (30) said that they visit their friends sometimes. Remaining 1.5 per cent (03) respondents said that they never visit their friends.

ADOLESCENTS AND SHARING WITH FRIENDS

Modernization has brought in many changes in the society. A change has occurred in the structure of the family from joint family to nuclear family. This has made the role of peer group very important for adolescents. In nuclear families, there are only parents to share the problems and feelings of the adolescents. Hence, the friends become an important group to share the problems. Therefore, an attempt is made to know how often the adolescents share their problem with their friends. This information is given in Table 1.2.

Table-1.2: Distribution of the Respondents by Sharing Problems with their friends

Sl. No.	Sharing with their friends	Early adolescents		Late adolescents		Total	
		Frequency	Percentage	Frequency	Percentage	Total	Percentage
1.	Completely share	51	25.5	68	34.0	119	29.75
2.	Share sometimes	134	67.0	114	57.0	248	62.00
3.	Do not share	15	7.5	18	9.0	33	8.25
Total		200	100.00	200	100.00	400	100.00

Table 1.2 provides information pertaining how often the respondents’ share their problems with their friends. Out of 200 early adolescents, 25.5 per cent (51) completely share their problems with their friends. 67.0 per cent (134) sometimes share and remaining 7.5 per cent (15) do not share their problems.

Further, out of 200 late adolescents, 34 per cent (68) completely share their problems with their friends. 57.0 per cent (114) sometimes share and remaining 9.0 per cent (18) do not share with their problems.

Thus, it is evident from the table that a majority of the adolescents share and discuss problems with their friends, as and when the situation demands. Hence, the family members were conceived as trust-worthy people for the adolescents to share their problems completely.

RELATIONSHIP OF ADOLESCENTS WITH THEIR FRIENDS

Peer groups both in and out of schools and colleges, become the major socializing agents of adolescents. Peer groups are assumed to provide adolescents with a wide variety of experiences in interaction with people. In this way, they promote the development of essential social skills related to conversation, assessing people, interpreting verbal and non-verbal cues concerning one's position and power in a group and to determine what is appropriate and inappropriate in terms of behaviour, dress and to a lesser extent values and ideals (Lefrancois, 1981). Therefore, an attempt is made to understand how often the adolescents enjoy the company of their friends.

Table-1.3: Distribution of the Respondents by their Relationship with Friends

Sl. No.	Friends relationship	Early adolescents		Late adolescents		Total	
		Frequency	Percentage	Frequency	Percentage	Total	Percentage
1.	Always enjoy	143	73.0	130	65.0	49	12.25
2.	Sometimes enjoy	47	23.5	66	33.0	26	6.50
3.	Not at all	07	3.5	04	2.0	325	81.25
Total		200	100.00	200	100.00	400	100.0

Table 1.3 throws light on how often the respondents' enjoy their relations with their friends. Out of total 200 early adolescents, 73.0 percent (143) respondents always enjoy the company of their friends, 23.5 percent (47) sometimes enjoy, while the remaining 3.5 percent (07) respondents do not enjoy the company of their friends.

Further, out of 200 late adolescents, 65.0 percent (130) respondents always enjoy the company of their friends, 33.0 percent (66) respondents sometimes enjoy, while the remaining 2.0 percent (04) respondents do not enjoy the company of their friends.

Thus, the study shows that a majority of the respondents always enjoyed the company of their friends. In an urban setting parents are engaged in day-to-day activities and also with their professions. Moreover, the families are nuclear in structure. Hence, the adolescents tend to spend their time with friends ultimately enjoying their company.

ADOLESCENTS AND DISAPPOINTMENT BY THEIR FRIENDS

During adolescence, peer groups tend to undergo dramatic changes. Adolescents tend to spend more time with their peers and try to reflect the similar outlook of their peer group, which includes life-style and culture. This is called peer culture. Many people express that "peer culture" is a way for the adolescents to feel different from their parents. They have their own language and dress code. Sometimes the peer may seem to get more attention receive more from their friends than from their parents. Hence, here an attempt is made to understand the concept of having been disappointed by their friends.

Table-1.4: Distribution of the Respondents by the Degree of Disappointment Caused by their Friends

Sl. No.	Disappointed by their friends	Early adolescents		Late adolescents		Total	
		Frequency	Percentage	Frequency	Percentage	Total	Percentage
1	Many times	44	22.0	38	19.0	82	20.5
2.	Sometimes	114	57.0	137	68.5	251	62.75
3.	Never	42	21.0	25	12.5	67	16.75
Total		200	100.00	200	100.00	400	100.0

Table 1.4 reveals that, out of 200 early adolescents, 22.0 per cent (44) respondents said that many times they are disappointed by their friends. 57.0 per cent (114) said that, they are disappointed sometimes. Remaining 21.0 per cent (42) respondents said that they were never disappointed by their friends.

Further, out of 200 late adolescents, 19.0 per cent (38) respondents said that many times disappointed by their friends. 68.5 per cent (137) said that, they are disappointed sometimes. Remaining 12.5 per cent (25) respondents said that they were never disappointed by their friends.

Thus, the data clearly indicate that, a majority of the respondents are disappointed by their friends sometimes only. During adolescence period, peer relationships have an important role to play. Peer relationships provide a context not only for building relationships and networks, but also for the development of personality. Peer relationships are not entirely positive. They may also play a role in the development of negative outcomes.

CONCLUSION

Hence, from the above results it is concluded that during adolescence, peer groups tend to undergo dramatic changes. Adolescents tend to spend more time with their peers and try to reflect the similar outlook of their peer

group, which includes life style and culture. In this way during adolescence, peer groups tend to face dramatic changes. Adolescents tend to spend more time with their peers and have less adult supervision. Adolescents' communication shifts during this time as well. They prefer to talk about school and their career with their parents, and they enjoy talking about sex and other interpersonal relationships with their peers. Peers rather than parents become important reference figures for adolescents. In this period, the school and peer groups are powerful and pervading forces in the socialization of the adolescent. An adolescent is actively engaged in sex role identification, learning the norms and expectations of the opposite sex, participating in new and different types of social activities, gaining insights and skills for the future occupational world attempting to become emancipated from parents and developing a new sense of self-reliance. Thus, peer group plays a fundamental role as a reference group in moulding the personality of adolescents.

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A STUDY ON WORK LIFE BALANCE OF WOMEN DOCTOR'S AT KOLAR DISTRICT

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ABSTRACT

Finding an acceptable balance between career and family is a difficult challenge for many Women Doctors. Such a skewed focus worked more easily in the past when the vast majority of Doctors were men. When male Doctors spent long hours at work or travelling to meetings, their wives were home to run the household and care for the children. As women entered the medical field in increasing numbers, however, the tensions between career and family became more prominent. In trying to balance personal and professional responsibilities for women Doctor's is difficult task in striving to "have it all." There are many challenges that women Doctors must confront in balancing their multiple roles as Doctor, mother, and spouse. This research paper discussed that effectiveness of work life balancing programmes and modules and its impact on their professional life, to know whether women doctors are happy with the working condition, culture and policies and satisfaction level of the women doctors in Kolar District.

Keywords: Women doctors, work life balance, stress

INTRODUCTION

The expression "work-life balance" was first used in the late 1970s by organizations such as New Ways to work and the working mother's association in the united kingdom (the phrase was first used in the united states in 1986). "work-life balance" was coined to address the unhealthy life choices that many people were making; they were choosing to neglect other important area of their lives such as family, friends, and hobbies in favour of work- related chores and goals.

In this competitive world, it is essential for every organisation to create a congenial atmosphere that can help the employees to balance their personal and professional roles. But due to increased working hours, the individuals are left with less time for themselves. As a result the personal and spiritual growth of an individual is also hindered. Due to intense competition in the world business, the presence of working women has become increasingly visible. And the increased economic conditions have necessitated both husband and wife to do job for having a normal life.

Though women have achieved tremendous success in her career but still her responsibility towards home has not decreased. She has to manage her household work and look after her kids and so on.

For women, both personal and office roles are demanding. As a result, such pressure affects her health thereby leading to absenteeism from office. Hence it becomes essential to help working women to maintain a balance between their personal and professional lives.

Managing a balance between family and work life is the biggest challenge for both working people and the organisation. Particularly for women doctors, it has become more difficult to strike a balance between the two.

They will be able to give their best only when clinics and hospitals have work life balance policies for them. Work life balance policies and programmes will help them in balancing their personal and professional schedules. This will ultimately give them the feeling of satisfaction.

Following are some of the strategies that will help women doctors in managing her professional and family life

- Effectively scheduling of time at work
- Exploring the availability of flexi-timings
- Fruitfully planning of the weekends
- Planning activities with friends and family
- Staying focused at office work without having any type of distraction or interruption

TRADITIONAL WORK-LIFE BALANCE MODEL

Any time someone says work-life balance, they are typically referring to this model. The following are some of the characteristics of this model:

- Clear boundaries are defined between work and life.
- They view work as a separate entity from personal life.
- This is your typical 9-5 work model.
- People in this model, don't do any work related things once they are out of office.
- They don't like to talk about the details of their work to anybody outside.
- They lack passion in the work they do.
- They treat work as a means to earn money and nothing more. Etc

WORK-LIFE BALANCE MODEL (WITH NO BALANCE)

Most of the geeks and entrepreneurs fall in this category. The following are some of the characteristics of this model:

- They don't view work as a separate entity.
- The boundaries of work extend into their personal life.
- They work really long hours.
- They always bring work to home. "I'm working tonight (or this weekend)" is a typical excuse for them to avoid all personal events.
- When they are forced to go out and participate in any social activities, most of the time, they are on their phone checking emails, or on phone talking with someone at work.

WORK-LIFE BALANCE MODEL (WITH A PURPOSE)

In my opinion, this is a good model, and we should strive to get to this model. The following are some of the characteristics of this model:

- People in model understand that life is a single entity, and anything we experience (work and personal) is all part of this single life entity
- They are extremely passionate about their work. If they don't love what they do, they'll not stop until they find a job that they love to do
- They'll bring work to home if necessary, and at the same time, they'll also take a break from work if necessary.
- Their family and friends are supportive of their work, and they'll encourage to make a difference.
- They always seem to find a way to spend quality time with their family, friends, and community.
- They always take a positive attitude towards everything in life.

OBJECTIVES OF THE STUDY

- To study the effectiveness of work life balancing programs and modules and their impact on the profession.
- To study the satisfaction level of the women doctors working in Kolar District
- To study the working conditions of the Women Doctors working in Kolar District.
- To know whether women doctors are happy with the working condition, culture and policies.

METHODOLOGY

The survey was conducted to learn about work-life balance of women doctors, towards facilities provided under programmers and models

A structured questionnaire was given to fall in the answers to analyse their work – life balance.

SAMPLING AND SAMPLE SIZE

In order to reduce the sampling bias & sampling error, the method appropriate to this is taken random sampling.

SAMPLE SIZE

50 Women Doctors have been chosen as a respondent

Table-1: Age group of the respondents

Age	No. of respondents	Percentage
<30	2	4%
30-40	19	38%
40-50	16	32%
50-60	9	18%
60& above	4	8%
Total	50	100%

From the table 1 it is shown that 38% of respondents belong to 30 to 40 age group 32% of doctors belong to 40 to 50 age group, least 4% respondents are of below 30 years. The most of the respondents are of age

Table-2: Distribution of Participants Speciality/ Departments

Speciality/ Departments	No. of respondents	Percentage
Medicine	30	60%
Surgery	4	8%
Orthopaedics	4	8%
Eye	3	6%
Ear, Nose and Throat	3	6%
Obstetrics and Gynaecology	2	4%
Cardiology	4	8%
Total	50	100%

It is inferred from the about table that majority of the women doctors i.e. 60% are from the medicine as the number of doctors pursuing medicine is high list of the doctors belongs to Obstetrics and Gynaecology Department

Table-3: Distributions of the 'Work Hour'

Work Hours	No. of respondents	Percentage
<30	0	0%
31-40	8	16%
41-50	25	50%
51-60	7	14%
61& above	10	20%
Total	50	100%

It is interpreted that from table 3 50% of women doctors of work hours or distributed 41 to 50 hours, 20% of the respondents work are distributed to 61 & above hours under no women doctor belongs to less than 30 hours work distribution this is clearly indicates that the larger work hours are distributed among the doctors.

Table-4: Distribution of Hours in Continuous days

Distribution of Continuous Work	No. of respondents	Percentage
0-9	10	20%
10-20	25	50%
20-30	6	12%
30-40	6	12%
40-50	3	6%
Total	50	100%

Table 4 shows that 50% of the respondents continuously works for 10-20 hours, 20% of the doctor works of hours less than 9 hours, and 12% of the respondents works for 20-30 hours and 30-40 hours each respectively, 6% of respondents first distribute this version is about 40-50 hours.

It is understood that 70% women doctors continuous work distribution is less than 20 hours

Table-5: Distribution of Off-Site Duty

Works on Off- Site	No. of respondents	Percentage
0-9	30	60%
10-20	7	14%
20-30	3	6%

30-40	7	14%
40-50	3	6%
Total	50	100%

From the table 5 it is shows that 60% of women doctor’s works off- site for hours 9 hours, 14% of the respondent’s works of site 10-20, 30- 40 hours respectively and least of women doctors i.e. 6% work of site for 40 to 50 hours

Table-6: Distribution of hours for Personal or Private Activities per day:

Personal or Private Activities per day	No. of respondents	Percentage
<2	12	24%
>2-4	16	32%
>4-6	10	20%
>6-8	8	16
>8	4	8
Total	50	100

It can be seen from the table 6 that is 32% of women doctors have 2-4 hours per day, 24% of the doctors have less than 2 hours, and 20% of the doctors have 4-6 hours per day for personal activities and least of 8% of women doctors utilise more than 8 hours, it can be inferred that most of women doctors have least time for personal activities

Table-7: Problems due to a disturbed work-life balance

Problems Faced by Doctors	No. of respondents	Percentage
Work quality has reduced dramatically due to long working hours.	35	70%
Prolonged fatigue level, sleepiness and/or extreme tiredness	30	60%
Physically sick easily and/or frequently due to heavy workload	32	64%
I do not have any private time for recreation activities or sports at all	10	20%
My work has adversely affected my relationship with my friends.	20	40%
I don’t have time staying with my partner and/or family	35	70%
I feel stressed out, depressed and/or exhausted after work.	32	64%
Work pressure creates insomnia and/or poor diet	12	24%
Work pressure creates insomnia and/or poor diet	8	16%

Table-8: Facilities provided to Balance work life

Facilities	No. of respondents	Percentage
Flexible working time	25	50%
Free sports facilities	0	0%
Work support services (e.g. employee counselling scheme, stress management training)	0	0%
Paternity leave	15	30%
Longer maternity leave (more than 10 weeks)	14	28%
Job-share (split up one full-time job to more than 1 staff)	12	24%

It can be inferred from the table 50% of women doctors were provided with fixable working time, 28% and 24% of the respondents avail the facility of the longer majority leave a job share respectively.

No respondents avail the free sports and support service facilities.

FINDINGS

- 36% of the respondents are having 8 to 10years of experience in Doctors profession.
- 84% of the respondents are married and in that 60% of the respondents are preferred arrange marriage.
- 84% of the respondents are living in nuclear family.
- 96% of the respondents are having 1-2 children.
- 76% of the respondents are having 1-3 depending members in family.
- Most of the respondents are having high care from their family members,
- 100% of the respondents are having full support from their family members

SUGGESTIONS

- The work load can be minimized and long working hours, overtime need to be cut down by implementing job-sharing or part time work.
- The working environment needs to be improved for the betterment of women doctors like special safety measures are required for the women doctors who are working day time as well as emergency cases at late night.
- A proper working atmosphere with proper infrastructure facilities should be provided.
- Increasing of other incentives for better women doctors' service.
- Motivating by giving professional training.
- Information system has to be provided to upgrade the knowledge of women doctors.
- There is a greater need for stress relief programmers in the organization/ hospital or they can outsource these facilities for the sake of women doctors, and make them aware about these programmers, policies and models.
- The organization has to provide yoga classes, to teach meditation course and to reduce their stress and to increase their mental health

CONCLUSION

Work- life balance is a concept that supports the efforts of Women doctors to split their time and energy between work and the other important aspects of their lives. Work-life balance is a daily effort to make time for family, friends, community participation, spirituality, personal growth, self-care, and other personal activities, in addition to the demands of the workplace.

The pursuit of Work-life balance reduces the stress Women doctors' experience. When they spend the majority of their days on work- related activities and feel as if they are neglecting the other important components of their lives, stress and unhappiness result.

A STUDY ON STRESS MANAGEMENT AND ITS EFFECT ON JOB SATISFACTION

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ABSTRACT

This research has carried out to understand stress management techniques following by employees of LIC of India and its effect on their job satisfaction. 300 employees were selected for the study. Non-probabilistic convenience sampling method used to choose respondents. Research have found that, managing time properly, setting goals & prioritize the work, preparing action plan and leaving the tension at the work place itself are most using techniques to reduce the stress by the employees of LIC of India. Correlation and ANOVA has been followed for analysis of data which have been collected from the field with the help of SPSS-20.

Keywords: Stress Management, Job satisfaction, LIC of India.

1. INTRODUCTION

LIC of has been started on 19th January, 1956 and The Parliament of India passed the Life Insurance Corporation Act which was created on 1st September, 1956. It have an objective of spreading life insurance much more widely, particular to the rural areas; to reach all insurable persons in the country, providing them adequate financial cover at a reasonable cost.

Well managed Stress (Distress) can enhance the employees' productiveness and positivity in the work. Stress management is a very important factor to reduce occupational burnouts, anxiety, physical and psychological illness. Stress management defined as the act of developing emotional and physical changes to control & reduce Stress (The Oxford University Press, 2011).

The most popular technique to reduce or to overcome from stress is "NEW-START". The below mentioned acronym helps to reduce stress.

Nutrition: Proper nutrition is a fundamental thing of god health (Food, vegetables etc); **Exercise:** A daily physical exercise makes a person healthy, cool mind, body, physical health better; **Water:** as we know that, 70% of human body is covered by water. So to human to maintain hydration more than 2 liters of water is essential; **Sun light:** Sun light is a source by which human body maintains balance between meta-boilism and hormonal cause; **Temperance:** It cannot be bought or earned, which has to maintain or avoid bad things and employment adjustments & relaxation is required; **Air:** Proper Air circulation is essential to lives on the earth. Proper & pure air is fundamental to human health; **Rest:** Rest is form of sleep or relaxation would help human body to renew itself and **Trust in divine power:** The ultimate source to be patient or not to be get stress is divine power. Trust in such power makes people to work positively i.e. social support or trusting someone.

Job satisfaction of Employees is also an essential to the success of every business besides stress (Distress) management. The concept of job satisfaction may change from person to person according to how they perceive. Glimmer opined Job satisfaction as, it is result of various attitudes the person hold towards the job, towards the related factors and towards the life in general. In the words of Fred Luthans," Job satisfaction is a result of employees' perception of how well their job provides those things which are viewed as important".

2. LITERATURE REVIEW

ANITHA (2011) opined that, Organization may prevent stress of employees by providing developmental opportunity such as recognition for employees' hard work & providing transportation facility. KUMAR, ANIL, RATHE (2012) Satisfaction with the job itself is helps to manage stress. And monitory benefits, job security, good communication system, relationship with supervisor & subordinates, working environment, good gender relationship etc helps to reduce stress. Kumar (2016) have suggested regarding stress management in short way. The employees should find the stress first, they should adjust to the condition, if some not matched need to discuss with their coworkers and then they can take action to keep stress way. Stress management is a technique & psychotherapy which is using to control the stress of employees. First one can understand that, how people stress is feeling, and then it's easy to handle the stress in a best way (Sameera, Shaikh; 2016). Raziqa Abdul and Maulabakhsh Raheela (2015) opined that a positive relationship between working environment and employee job satisfaction is most important for organizational success. They concluded that with good working environment can maximizing the level of employees' job satisfaction. Payment and promotions are also significant factors in the organization to satisfy the employees (Muhammad Ehsan Malik, Danish Rizwan Qaiser, and Munir Yasin; 2012). Hoboubi Naser and et al (2017) said that job stress and job satisfaction are the

vital factors to enhance the employees’ productivity. The level of job stress perceived by the employees of the organization and job satisfaction were moderately high.

3. STATEMENT OF THE PROBLEM

No company is free from work or occupational stress (distress). Every company’ employees always sick by occupational stress (Distress). To overcome from such sick what method or techniques they are following and is there any effect on their job satisfaction.

Thus, to assess the stress management techniques following by employees of LIC of India and its effect on their job satisfaction is significant. Finally the research has done on “A STUDY ON STRESS MANAGEMENT AND ITS EFFECT ON JOB SATISFACTION”.

4. OBJECTIVES

- To assess the relationship between stress management techniques and job satisfaction.

5. HYPOTHESIS

H0: There is no positive and significant relationship between stress management and job satisfaction.

H1: There is positive and significant relationship between stress management and job satisfaction.

6. METHODOLOGY

Non-probabilistic Convenience sampling method has been employed to choose 300 employees of LIC of India to study the stress management and their job satisfaction. This study includes all the categories of employees such as AO, AAO, DO, HGA, Assistants & RCs. Personal interaction with employees have been done with help of well structured questionnaire (Cronbach's Alpha-0.702) to collect primary data. Secondary sources of data are, Books, journals, websites etc. Statistical tools such as Simple percentage, correlation and ANOVA has used to analysis and interpretation of data. Analysis has done with the help of SPSS 20.

7. ANALYSIS AND INTERPRETATION

H1: There is positive and significant relationship between stress management and job satisfaction.

The Pearson’s correlation value (-0.141) reveals that there is negative relationship between stress management and job satisfaction but it is significant. It can be said that a little increase in the stress management, greater will the job satisfaction.

Correlations			
		SM	JS
SM	Pearson Correlation	1	-.141*
	Sig. (2-tailed)		.015
	N	300	300
JS	Pearson Correlation	-.141*	1
	Sig. (2-tailed)	.015	
	N	300	300

*. Correlation is significant at the 0.05 level (2-tailed).

To confirm this ANOVA has been employed, it revealed that there is a significant relationship between the stress management and job satisfaction (p-value 0.015<0.05). The null hypothesis is rejected and accepted the hypothesis that, H1: There is positive and significant relationship between stress management and job satisfaction.

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90.447	1	90.447	6.039	.015 ^b
	Residual	4463.483	298	14.978		
	Total	4553.930	299			
a. Dependent Variable: JS						
b. Predictors: (Constant), SM						

8. FINDINGS

Stress management is significant factor to retain the employees satisfied. It has found that there is a significant relationship between the stress management and job satisfaction but negatively correlated. A little increase in the stress management techniques will leads to greater increase in the job satisfaction of the employees.

9. CONCLUSION

There are several factors in the organizational systems to retain the employees with satisfaction. There is no place which is free from stress (Distress). However stress management techniques are most important to have employees satisfactorily in the organization. A little increase in the stress management techniques will leads to greater increase in the job satisfaction of the employees. In the same way little decrease in the stress management would leads to greater impact on the satisfaction level i.e. leads to high dissatisfaction of the employees.

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USE OF WEB BASED INFORMATION RESOURCES IN HIGHER EDUCATION

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ABSTRACT

Over the past decade, the education has been moving increasingly from the classroom to the online and the web based learning emerged and spread widely in all sections of society. The World Wide Web has become the most important learning medium in the recent years which students are increasingly using to complete their assignments and projects. The main purpose of this study is to find out the use of web based information resources by the students and to find out what kinds of problems faced by them in this era of e-learning. An attempt has conjointly been created to grasp the satisfaction level of the users from the web based resources. The present study is basically a survey. A questionnaire was administered and distributed among the randomly selected 150 post graduate students of arts and science colleges in Wayanad district, Kerala.

Keywords: Web-based Information Resources, Information Sources and Services, World Wide Web, Internet

INTRODUCTION

The World Wide Web has become the most important learning medium in the recent years which students are increasingly using to complete their assignments and projects. The web can be searched to gain access to a wide range of resources including e-books, e-journals, current and up-to-date information on progress in current research projects and assignments, upcoming conferences, seminars etc. In this web based environment, the information resources and services can be accessed and delivered as and when required. Nancy Harinya & Jill E. Foust have defined "web-based information resources can provide curriculum support to students for whom physical access to the library is difficult and time consuming" (Tannery & Foust, 2002).

WEB RESOURCES

A web resource is anything which will be obtained from the World Wide Web. Some examples are web pages, e-mail, information from databases, and web services. Web resources have changed since the Internet was initially created. The early concept was of static (non moving) files or documents. The meaning of the term now has a wider use to include nearly everything that can be obtained via the Internet. Uniform resource locators or URLs, are used to identify a resource on the web.

In recent years web resources have become very valuable. The web has a large content and continues to grow exponentially. There are numerous informative resources available on the web i.e. Free e-journals and e-books, databases, bibliographic and full text contents as well as multimedia based contents.

REVIEWS OF RELATED LITERATURE

Egberongbe (2011) survey on use and impact of electronic resources at the University of Lagos revealed that 80 (71.4%) postgraduate students and 55(78.6%) research scholars were reported that they are using e-resources. It indicated user knowledge of the availability of the resources, their services and the extent they made use of them. Whereas 32 (28.6%) lecturers and 15 (21.4%) scholars were not aware of electronic information resources, there is a larger percentage of the postgraduate students are aware of the availability of electronic information resources.

Dutta (2008) explained in her research paper that access to e-journals consortia approach to develop information resources in libraries was productive, especially when budgetary constraints were alarmingly high. She concluded that libraries should seriously think and Asia Pacific Institute of Advanced Research (APIAR) Page126 reinstate e-journal consortia movement for maximum utilization of information resources at a reduced cost, reduced time and reduced space.

The study by Kelly (2008) revealed that the most popular tool-application areas associated with Web 2.0 include, blogs, wikis, RSS, podcast, social sharing services, communication tools, social networks, folks monies and tagging, and virtual worlds.

NEED OF THE STUDY

Due to the emergence of latest technologies in learning, the delivery of web based information resources and services are highly in demand to fulfill the information needs of academic community of a college i.e. teachers, students and researchers. Now a days colleges are spending a good amount of their budget on web based information resources like e-journals, consortia based sources, e-databases etc. It is, therefore, necessary to know that up to what extent this new trend in information access and retrieval are useful in the user point of view.

OBJECTIVES

The main objectives of the study are as under

- To find the purposes of accessing web based information resources
- To examine the skills acquired by the students in using web resources
- To determine usage of web browsers
- To examine the current web resources used by the post graduate students
- To find the impact of web-based information resources on the academic pursuits
- To identify the factors that hindered the use of web resources
- To know how to evaluate the authenticity of web resources

METHODOLOGY

Participants of the study were 3 post graduate arts and science college students in Wayanad, Kerala. A pre-defined questionnaire was designed to collect the data from the students using the random access method. Among total of 150 questionnaires were distributed, from these 135 questionnaires were received back and found to be usable. Simple percentage method is used to analysis the collected data.

DATA ANALYSIS / FINDINGS AND SUGGESTIONS

The findings are organized under the following headings:

PURPOSES OF ACCESSING OF WEB BASED INFORMATION RESOURCES

The students were asked to indicate the purpose of using the web and the responses are summarized in the table 1. The analysis shows that all the students access the web for variety of purposes from educational to entertainment. The study reveals that 100% of the students use the web based information resources for searching study related information, communication, up-to-date with the career information, downloading, doing their project work and also for entertainment. 91.11% of the respondents preferred to use web-based resources to keep themselves up-to-date in specific area

Table-1: Purposes of Accessing of Web Based Information Resources

Purpose	Yes	No
Searching of Study Related information/ document	135 (100%)	-
Get an overview of literature in specific field	96 (71.11%)	39 (28.89%)
Searching Subject Databases	84 (62.22%)	51 (37.78%)
Keep up-to-date with development in special area	123 (91.11%)	12 (8.89%)
Communication	135 (100%)	-
Career information	135 (100%)	-
Downloading Programs, files, images, etc..	135 (100%)	-
Doing course project and assignments	135 (100%)	-
Entertainment	135 (100%)	-

Source: Primary Data

The students were asked to indicate the purpose of using the web and the responses are summarized in the table 1. The analysis shows that all the students access the web for variety of purposes from educational to entertainment. The study reveals that 100% of the students use the web based information resources for searching study related information, Communication, up-to-date with the career information, downloading, doing their project work and also for entertainment. 91.11% of the respondents preferred to use web-based resources to keep themselves up-to-date in specific area.

METHODS OF LEARNING TO HOW TO ACCESS WEB-BASED INFORMATION RESOURCES

Table-2: Methods of Learning to How to Access Web Based Information Resources

Methods	Yes
Guidance from colleagues	34 (25.19%)
Self learning	83 (61.48%)
Online Tutorials	15 (11.11%)
Orientation Programs, Study Classes	3 (2.22%)
Total	135 (100%)

Source: Primary Data

The respondents were asked to indicate the methods of how they have learned to access the web based information resources. Table 2 indicates that 83 (61.48%) of the respondents have learnt to access the web based information resources through their personal experience or self-learning process and 34 (25.19%) of the respondents got guidance from colleagues. 15 (11.11%) of the respondents have taken guidance or training from online tutorials. Only 3 (2.22%) of the respondents have indicated that they learnt to use web based information resources from orientation programs and study classes.

USAGES OF WEB BROWSERS

Table 3 indicates the student’s preference in using web browsers revealed that 58.51% of the students have been using Google Chrome as their first preference for searching web and 25.93% are using Mozilla Firefox. Only a small percentage of students (15.56%) are using internet Explorer to browse on the web.

Table-3: Usages of Web Browsers

Search Engines	1st Preference	2nd Preference
Google Chrome	79 (58.51%)	56 (41.48%)
Mozilla Firefox	35 (25.93%)	66 (48.89%)
Internet Explorer	21 (15.56%)	13 (9.63%)
Opera	-	-
Apple Safari		

Source: Primary Data

USAGE OF WEB BASED INFORMATION RESOURCES

Table-4: Usage of Web Based Information Resources

Resources	Yes	No
e books & e journals	135 (100%)	-
Bibliographic Databases	81 (60%)	54 (40%)
Research Article	53 (39.26%)	82 (60.74%)
Project Reports	32 (23.70%)	103 (76.30%)
Educational Websites	130 (96.30%)	5 (3.70%)
Career Related Sites	135 (100%)	-
Web OPAC	9 (6.67%)	126 (96.33%)
E dissertations and theses	3 (2.22%)	132 (97.78%)
Others	(6%)	

Source: Primary Data

Table 4 highlights preferences in the use of web based information resources among the students. The study shows that 100% of the students using e books and e-journals, and career related sites. 96.3% uses educational websites, and comparatively a minor group of students used the web OPAC (6.67%) and e dissertations and theses (2.22%). Only 6% of the students indicated that they preferred other information resources than mentioned in the table 4

INFLUENCE ON ACADEMIC PURPOSES

Table-5: Influence on Academic Purposes

Methods	No. of Respondents	Percentage
Access to up to date information	76	56.3 %
Easier access	13	9.63 %
Faster access	32	23.7 %
Access to wide range of information	14	10.37 %
Total	135	100 %

Source: Primary Data

Table 5 shows the influence of web based information resources on the academic purpose of respondents. The study shows that 56.3% of the respondents indicated that web based information resources have enabled them to access up-to-date information of their respective subjects. 9.63 % of the respondents find it easy to get the desired information. 23.7 % of the respondents are of opinion that they can access information in faster manner by using the web based information resources and services. 10.37% of the respondents also indicated that web based information recourses provide them wide range of information.

AUTHENTICITY OF WEB RESOURCES**Table-6: Authenticity of Web Resources**

Criteria for Evaluating	Yes	No
Author	11 (8.15%)	124 (91.85%)
Publisher	16 (16.85%)	119 (88.15%)
Intended Audience	4 (2.96%)	131 (97.04%)
Currency	-	135 (100%)
Information is a fact /opinion	-	135 (100%)
Coverage	-	135 (100%)
Not Yet Evaluated	104 (77.04%)	31 (22.96%)

Source: Primary Data

Information available on the web is not regulated for quality or accuracy; therefore it is particularly important for the user to evaluate the resources. Anyone can publish anything they wish on the Web. In table 6 shows the criteria's for evaluating web resources. From the study it is found that majority of the students are not bothering about the authenticity of information available through web. They consider all the information available through web are accurate, valid and correct for their academic purpose. A very small number of students are considering author, publisher and intended audiences for evaluating web resources. Majority of the students (77.04%) are not yet evaluated the web resources.

BARRIERS IN ACCESSING WEB-BASED INFORMATION RESOURCES

Table 7 shows the major barriers to search, locate, access and use of web based resources generally faced by students. It is evident from table 7 that 35.56 % of the respondents felt the limited access to computer terminals is the major hindrance in searching and accessing of desired information. 25.92% of the respondents felt that slow downloading speed is also a barrier in accessing web based information resources. There are 24.44% of the respondents who have indicated that the lack of awareness about web resources is the major barrier for accessing web based information sources. 14.08 % of students felt that bulk information available from the web is the problem while using web.

Table-7: Barriers in Accessing Web Based Information Resources

Barriers	Number of Respondents	Percentage
Language	-	-
Limited access to computer terminals	48	35.56 %
Bulk information	19	14.08 %
Slow Downloading Speed	35	25.92 %
Lack of awareness about web resources	33	24.44 %
Total	135	100 %

Source: Primary Data

CONCLUSION

The web-based information resources and services are the direct need of the modern society. Though the post graduate students from Wayanad arts and science colleges have the internet access but the use of web resources by the students are not satisfactory. Findings of the study revealed that the reason for the under utilization of web resources are lack of awareness about the web resources, most of the students do not know how to access required information from web resources effectively. They should be made more aware of the many web-based information resources that can be benefiting them academically.

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WOMEN IN DIGITAL ERA: A PARADIGM SHIFT IN THE LIFESTYLE OF WOMEN**C. B. Pavithra¹ and Dr. A. C. Ranganayaki²**Research Scholar¹ and Assistant Professor², SDNB Vaishnav College for Women, Chennai**ABSTRACT**

At present we are in the era of digital world. The digital revolution has expanded the base of Information & Communication Technology by facilitating greater convenience to people. The new millennium of digital age has opened a plethora of prospects for women to exhibit their talent, ideas, skills, and creativity in almost every field and predominantly in trade & commerce. Nowadays, women are more capable of accepting challenges and giving a tough competition to their male counterparts like never before. In the recent years the persuasive camouflage of information & communication technology has successfully transformed the conventional business ecosystem to a digital landscape. The digital reformation ensures leapfrogging opportunity for women and provides a fortune to build greater comprehensive digital world. The aim of this paper is to represent the role of women in newly emerging areas of digitalization and to examine the women's empowerment in digital era and also identifies the pros & cons for women in digital world.

Keywords: Digitalization, Information and Communication Technology, Women Empowerment, Opportunities.

INTRODUCTION

In the recent years the persuasive camouflage of information & communication technology has successfully transformed the conventional business ecosystem to a digital landscape. Digitalization has stimulated and triggered feminism, gender equality and women empowerment. The digital arena is looming towards women's liberalization from social awakening to education and individual rights to economic liberty. The digital information & communication technology is evolving the Indian women from diffident to confident civic conscious citizens. Nowadays, Women embrace technology to successfully enhance personal confidence & self-esteem that has wider implications in their life. Digital technologies have got enormous prospects for women since they act as the development enablers for women and bring new social, political and economic opportunities. Women's empowerment can be improved with digitalization, providing opportunities for women to find and share information, access health assistance and educational services, generate income, collaborate and raise their voice and more confident to move up & rise.

OBJECTIVE OF THE STUDY

The primary objective of this paper is to represent the role of women in the newly emerging areas of digitalization and to examine the role of women in digital age, women's empowerment in digital era. This paper also identifies the pros & cons for women in digital world and offers suggestions to enhance the usage of digital technology by women.

RESEARCH METHODOLOGY

This paper explains about women empowerment with digital technology. This is a conceptual study hence information were collected from secondary sources like journals, newspapers, magazines and various scholarly articles.

REVIEW OF LITERATURE

- ❖ **Ruchi Malhotra (2015)** The researcher found that IT has played a vital role in the empowerment of women. The development in digital ICT has enhanced the position of women like never before. Digital Technology has enabled women to participate in every walk of life and will enhance their lifestyle, skills, knowledge and income.
- ❖ **Nalini Malhotra & Rupinder Kaur (2018)** The authors concur that women empowerment doesn't mean placing women against men. It is the development of women's self-esteem, self-confidence, skills, etc. The empirical result of their study revealed that thought process, interpersonal interaction, personality, human behaviour are significantly influencing the power motives of women.
- ❖ **Inderpreet Kaur (2018)** ICT has unlocked numerous opportunities for women and has helped for their empowerment in the recent decades. Women nowadays work from home for companies and some perform online business just by sitting at home without investing any huge amount of capital. Hence online startups by women has improved their quality of life and made them financially strong.

DIGITALIZATION AND WOMEN

Earlier Indian women were suffering from womb to tomb. Even now in certain regions women are still being isolated. The digital reformation ensures leapfrogging opportunity for women and provides a fortune to build greater inclusive digital world. Digital India has bought many reforms and simplification in everyone's life. Women too play an imperative role in the economic development of the country. Over the past few decades women all over the world has significantly achieved great success in every field. The emergence of digital media has brought so many opportunities for women to exhibit their talent, ideas, skills, and creativity in almost every arena and especially in trade & commerce. Nowadays women are competing men and they are very powerful, confident to raise their voice. Digitalization proposes numerous opportunities for women in every sector.

WOMEN EMPOWERMENT

Women empowerment is the process by which women can create and express their capabilities, to build an environment for themselves to their own merit and also for the benefit of the society and the economy as a whole.

- Educational Empowerment: Education is a basic need and must be provided for every child. Earlier there was inequality in education levels of men and women. But now it has changed. Women are competing men, more into education and also in higher education.
- Health Empowerment: In recent years everyone is cautious about their health condition, both physical and mental health. There are many health promoters and bloggers who use technology to distribute the health related information and awareness online through social media. Women use this technology to improve their knowledge about health related matters.
- Political Empowerment: Many people use social media to share their views on political matters. Women make use of digital technology to promote their rights. This helps women to take part in political advocacy, promoting women's access to government and its services. They organize campaign for discussing any issue and arrange for protest against any issue by inviting people online.
- Economic Empowerment: In the recent years 'work at home' is a prominent slogan among women. Many educated women nowadays are doing their work at home which aids them in taking care of their family and kids and also to use their knowledge productively.

Digitalization and ICT provides numerous prospects for women empowerment and for equal participation of women in labour markets, financial markets, and education sector and also in entrepreneurship. The women are now working as Virtual Assistants, App Developers, Bloggers, Web Designers, Social Media Consultants, Online Business Entrepreneurs, Online Store Owners, etc. They even take tuition classes online using video calling and video conference technology, which saves time and travel for both teachers and students.

PROS AND CONS OF DIGITAL TECHNOLOGY FOR WOMEN**Pros**

- Digital technology has bought many significant transformations in the women's lifestyle.
- Women nowadays are well-educated and have skills, confidence and mainly motivated to work due to the expediency of digital technology.
- Digitalization helps in a work-life balance of women. That is 'work from home' enables women to take care of their family and children also do their official work. There exists flexibility and convenience to work and also enables work-life balance among women.
- Women's participation in work, business leads to the contribution of economic wealth of the nation, which reduces poverty and inequality.
- Improved incomes of the women of the deprived family results in the nutritional diet for their children, which helps in the development of healthy youngsters' in the nation.
- ICT and Digitalization improves the socio-economic standards of the women since they have more access to finance.
- Promotes savings and investment activities of women.
- Women entrepreneurs can succeed and expand their business just like the male entrepreneurs.
- Besides working, women can perform banking activities online, shopping of grocery, attires, etc., online and save their energy, money and time involved in travelling.

- Digitalization foster economic empowerment and generate social and economic gains of women with digital payment services as it is the convenient way for collection and payment of dues from anywhere and at any time.

Cons

- Internet and Mobile Association of India (IAMAI) Report 2018 stated that in India only 30% of women use internet. This digital gender discrimination must be sorted.
- Still in remote places of our country women are illiterate.
- According to survey, though majority of women own smartphones they don't know how to operate, besides making and attending calls.
- Even now in certain villages, panchayats, and some of the conservative groups have prohibited the use of mobile phone for women.
- Women have inadequate access to digital technology and internet.
- Some literate women are still technology illiterates.
- Fear of information and data theft; hinder women from using digital technology.

SUGGESTION

- ✓ The Government should constantly check and improve the privacy and security policy of the digital information and communication technology to embrace more women population to use digital technology without any fear.
- ✓ The rules and regulations should be strictly framed to take actions against the cyber criminals and hackers and protect the exploitation of women profile.
- ✓ Awareness programs and campaigns should be conducted to educate the women and create trust especially about the digital world.
- ✓ Women should be explained about the advantages which will motivate them to use digital systems.
- ✓ Educate women to improve their social skills and advanced digital skills which is the need of the hour and order of the day to survive in the digital world.
- ✓ For the growth of women entrepreneurs the online platform should be trustworthy with high-quality of privacy and security regulatory systems.
- ✓ Web-based financial instruments should be encouraged to aid women entrepreneurs for the short-term and long-term financial requirements.
- ✓ Priority should be given to make the Internet accessible, open and safe.
- ✓ Government should build trust for digital payment systems among the citizens.

THE WAY FORWARD

- ❖ For the further growth of 'Make In India' vision, women should be considered and promoted as a key player.
- ❖ The procedures should be made available online and simplified with regard to the process of registration, granting of loans and tax payments. So that more women will step into entrepreneurship and start online business activities, which will create employment opportunity and increase the economic standards of our country.
- ❖ Women's active participation is very imperative for the economic development of the country.
- ❖ Women have recently realized their potential in digital age which will improve their standard of living and enhance their socio-economic standards.
- ❖ The Boston Consulting Group report stated that by 2020, 40% the women in India will use internet, which shows a positive sign for the growth of women in the digital age.

Hence, with the development of internet access, enhancement of security and privacy concerns and by framing strict laws, rules and regulations will motivate women to start trusting, using and embracing the digital technology. This will eventually lead to the economic growth & development of our nation at large.

CONCLUSION

Women's empowerment is crucial for the macroeconomic development, growth and stability in the future. Digitalization is a tool to achieve this goal: ICTs development provides enormous opportunities for women, which should be an integral part and key for all decision-making processes. To this end, we should mainstream a gender equality perspective for the use of digital technology. We should also try to eradicate the gender barriers for high-tech education and training and promote equal chances for men and women in digital based businesses.

The digital technology will aid women from agonies. Women will be liberal from miseries and endeavour themselves in the newly evolved digital environment and they will be economically strong and independent and contribute to the overall country's economic growth and development. The digital era has begun to transform the women from diffident to confident civic conscious citizens. This digital reformation will be a change the destiny of women in an optimistic manner and develop the nation.

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NEGOTIATING ISSUES OF WOMEN IN THE CURRICULUM OF ENGLISH

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The textbooks in India “reinforce the gendered inequality of socialisation and social control; in fact schools themselves create boundaries that limit possibilities. Traditional meanings regarding masculine and the feminine persist and continue to be reaffirmed”. So the textbooks should aim at sensitizing “how girls are not simply a homogenous category; by virtue of their sex, they are also differently impacted by heterogenous contexts of class, caste, religion, as well as the rural urban divide” (India NCERT NFG Gender Issues in Education 2006 viii).

NCF 2005 suggests the “issues related to human rights, caste, religion and gender can be critically reflected on by children in order to see how these issues are connected to their everyday experiences and also how different forms of inequalities become compounded and are perpetuated” (23). In English textbooks of Pre-University (PU) of Karnataka and Under Graduate Courses (Degree: B.A, B.Sc. and B.com of Kuvempu University of Karnataka), most proeses, and plays have not been chosen/framed to reflect critically on the issues of women and to connect them to everyday experiences of the students. Keeping this perspective, representation of women and in what way their issues have been negotiated will be examined in brief in the English textbooks of PU (Karnataka) and Degree (Kuvempu University Karnataka) prepared and prescribed since 2013.

Teaching gender sensitivity during the early years of children helps in creating a balanced community which is based on gender equity. In this direction NPE 1986 in its “core curriculum” emphasizes “equality of sexes” (5; sec. 3.4). In the English textbooks though some prose and creative writings have been prescribed on women, depiction of their role in history, in creative writings and in society as a whole to a great extent do not match with the stated purpose of teaching gender sensitivity.

The objective of this article is to focus on women in the proeses and plays where women play a predominant role. In this analysis, the manner in which the role/s of women represented in the lessons/plays will be studied, and in these lessons, sustenance of overweening structure of patriarchy will also be examined. At first PU English textbooks prepared and prescribed since 2013 will be analyzed which follows the analysis of Degree English textbooks prepared and prescribed since 2016.

REPRESENTATION OF WOMEN IN PRE-UNIVERSITY ENGLISH TEXTBOOKS OF KARNATAKA PRESCRIBED SINCE 2013

In I PU English textbook prescribed in 2013, out of seven lessons no lesson has been prescribed representing women. There are some women who get a small reference in the seven lessons; they are Frederick Douglass’s mother and his aunt (as slaves) in the lesson “Frederick Douglass” (88-93); Nicola and Jacopo’s sister Lucia (who is suffering from tuberculosis of the spine); and a nurse who looks after Lucia in the lesson “Two Gentlemen of Verona” (101-107). It is to be observed that the I PU English textbook mentions that it has followed “NCF 2005” but the representation of women at the quantitative level is also very low (A Note on the Course Book iii). The National Focus Group (NFG) on Gender Issues in Education opines that: “The language of female subjectivity is absent in traditional male dominated literary discourse. Women’s writing that provides access to such language and perspective must be given a prominent place in textbooks” (51). From the point of view of the I PU English textbook also this opinion is more appropriate.

In II PU English textbook prescribed in 2014, out of nine lessons two lessons entitled “Everything I Need to Know I Learned in the Forest” and “Where There is a Wheel” are prescribed representing women. “Everything I Need to Know I Learned in the Forest” written by Vandana Shiva explains her love for nature and her role in conserving the nature. In the lesson she also explains “how she learnt about environmentalism from the uneducated women of Garhwal, Himalaya” (28). The lesson portrays her role as a leading environmentalist in India awakening people about the need for the conservation of the Natural environment and active participation of women in Chipko Movement (22-28). The lesson also focuses on an Indian woman who is still carrying out her job as an environmentalist and a writer. In this lesson Vandana Shiva depicts the contribution of uneducated women in saving trees.

The lesson “Where There is a Wheel” gives rich details about cycling as a symbol of social change in Pudukkottai of Tamilnadu. As the author states: “Never before reaching Pudukkottai had I seen this humble vehicle in the light-the bicycle as a metaphor for freedom” (123). After International women’s Day in 1992 “over 1500 female cyclists took Pudukkottai by storm” in a bicycle rally (122). In the lesson a rural women

called Kannammal says, “‘it’s a Himalayan achievement, like flying an aeroplane, for them. People may laugh. Only the women know how important it is’” (123). The lesson portrays a present phenomenon in Pudukkottai where women folk have tried to gain social mobility through the use of bicycles.

Except the lesson “Where There is a Wheel” prescribed in the latest PU English textbooks, special attention has not been paid to orient children about gender sensitivity and about negative stereotypes of women. The aspired analytical, critical approach of pedagogy of ‘NFG on Gender Issues in Education’, has not been realized fully in the English textbooks PU. The PU English lesson “Where There is a Wheel” have some insights to critically look into the position of women in the present day India.

REPRESENTATION OF WOMEN IN DEGREE ENGLISH TEXTBOOKS OF KUVEMPU UNIVERSITY PRESCRIBED SINCE 2016:

In the first B.A English textbooks (I and II semester) prescribed in the year 2018, no prose/story has been prescribed where women play a key role. In the story “The Open Window” written by Saki (30-33) a young girl called Vera has been presented as a teenager with remarkable gift of creating stories or romance at short notice. In second year B.A (III and IV semester) also no prose or play which has been prescribed to represent the issues of women. Though in the play entitled “An Inspector Calls by” written by J.B Priestly (IV semester) there are many women characters, the play centers around guilt, morality and questions of existentialism. It is to be observed that studying these textbooks both first and second year B.A students hardly get any chance of knowing ‘gender sensitivity’ or ‘issues of gender studies’ and ‘feminism’.

The first year B.Com and B.sc courses (I and II semester) have a common English textbook. In this textbook also except the prose “The Chipko Women’s Concept of Freedom” written by Vandana Shiva (71-76) no other lessons or stories focus mainly on role of women. This prose valorizes the hardships and challenges faced by the women of Doon Valley during the Chipko Movement. In the prose Vandana depicts how ordinary women like Chamundeyi and Itwari stood boldly against illegal limestone mining operations. These women not only stand against exploitation on nature but explain how they lead a self contented life relying on nature alone. Answering to Vandana, Chamundeyi says: “With our own food production we are prosperous-we do not need jobs from businessmen and governments-we make our own livelihood....Our freedom to work in the forests and to farm is very important” (75).

Most times history has been written from the perspective of the powerful and dominant persons. Such ‘grand narratives’ do not convey the point of view of the subaltern. In this prose Vandana depicts how illiterate women play a predominant role in a major movement related to conserving nature. In grand narratives of Indian history most times it is conveyed to us that, many achievers in the past got extraordinary strength either by listening to the stories of epics or due to influence of some persons. Whereas women of Doon Valley have a different answer regarding their inner strength. In this regard Itwari says: “*Shakti* comes to us from these forests and grasslands,...We watch our streams renew themselves and we drink their clear, sparkling water....We drink fresh milk, we eat ghee, we eat food from our own fields. All this gives us not just nourishment for the body but a moral strength” (75).

In second year B.Com English textbook (III semester) a prose entitled “Profession for women” (34-37) written by Virginia Woolf has been prescribed to orient about empowerment of women. In this prose Woolf explains, in order to emerge herself as a writer how she rejected the domestic space given to her. In the essay it is clearly explained that, to work in the domestic space means nothing but to care for the men in their lives. She also narrates why she “killed the Angel in the House”-the image of woman in home, who is sympathetic, charming unselfish and so on (36). She gives a call for women to overcome such obstacles in order to empower themselves.

The other story in the same textbook entitled “Forbidden Entry” (2-6) written by Rabindranath Tagore explains about a woman protagonist called Jaykali. Jaykali despite of her devotion to the deity and her commitment to keep the temple in a proper order and clean, also displays her quality of accommodating of all living things. At the end of the story we find Jaykali protecting a pig which was found in the premises of the temple. She closes the gate of the temple and warns the men who wanted to take the pig out, saying “clear off, you scum...don’t you dare besmirch my temple” (6).

In the play entitled “The Bear” written by Anton Chekov (IV semester) though Popova a widow in mourning and a major character, she is presented as the nurturer of patriarchal norms. She is young and beautiful but vowed to mourn for her husband till her death, and she makes all arrangements to avoid entertaining guests. But Smirnov, to whom Popova’s husband owed some money, arrives at her home and finds himself hopelessly in love with her. Though in the initial stages Popova rejects his proposal, later accepts his love in an unusual

manner. The play illustrates that love can happen in the least likely of situations and when someone in an unusual state of mind too.

In second year B.sc English textbook (III and IV semester) other than Portia -one of the main characters in the play "The Merchant of Venice" written by Shakespeare, no other women find proper representation. Portia in the play has been depicted as wise and beautiful woman who resolves the major crisis of the play and saves Antonio from death. It is to be observed that like B.A English textbooks B.sc English textbooks also to some extent fail in orienting issues related gender sensitivity and patriarchal system.

As a whole both PU and Degree English textbook writers have not given proper importance to the present issues of women and various productive roles they play in our society. As the (NFG) on Gender Issues in Education states: "...inadequacies of language and the issue of silence in women's speech and writing are not markers of biological or "natural" inability in girls and women but are signs of inadequacies and silencing in culture and education which socialise women to be passive and deferential" (51). The English textbooks analysed above to some extent have overtly or covertly circulated and strengthened the stereotypes in the society that women are passive, feeble, deferential and so on. In addition, in some lessons of the above analysed English textbooks some women (who are minor characters) are either guardians of values of the family or uncritical objects of beauty.

In the creative writings, women like Portia, Popova, Jayakali and others have not been depicted as ordinary women. So their projection in the stories\plays creates an impression that they have transcended the gender barriers. The women mentioned above have been depicted as mythic icons, rather than common or alternative public identities.

Other than Virginia Woolf, women in Chipko Movement and women of Pudukkottai (women who used bicycles), rest of the women in prose, stories or plays are projected as contributors to adventure, culture and domestic space but none of them are associated with feminist discourse. To some extent the nationalist discourse sustained in the curriculum of Secondary School which projects that the women are pure and uncritical signifiers or symbols who safe guard the family and 'national culture' have also been sustained covertly in the above analysed English textbooks.

Hence despite of the fact that an attempt has been made to shed light on some of the issues of women, as a whole in the above examined English textbooks (both PU and Degree) the working women who have self sufficiency (like the women of Pudukkottai and Chipko Movement) have not appeared in more numbers. With exception to Virginia Woolf and Vandana Shiva, the 'ideal woman' the textbook writers presented hardly possesses the ability to discover, discuss, critique, classify, define etc. To a great extent women in our society with such great abilities still have to find proper space in English textbooks.

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PROFILE OF DEMOGRAPHIC STRUCTURE IN KARNATAKA

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ABSTRACT

Karnataka ranks ninth in terms of population in India. The population density of the state is 319 per sq. km. In Karnataka, availability of natural resources and favorable environment and infrastructural facilities in a given have played a pivotal role in the general distribution of population. The objectives of the studies are To understand the Trends of Population growth in Karnataka and To know the Demographic transition in Karnataka. The data for the present study were collected from secondary sources i.e., from Census volume of 1951-2011. In the present Paper the term demographic dynamics is used in a broader sense so as to accommodate the transition took place in resource use vital rates such as crude birth rate, crude death rate, infant mortality rate, etc.

Keywords: Population, Growth, Census, Demographic transition

INTRODUCTION

Demography is the study of the trends and patterns of the human population. Changes in population size and structure are caused by changes in the birth rate, death rate and the net migration rates. The population of India and Karnataka has increased rapidly after independence. In Karnataka, availability of natural resources and favorable environment and infrastructural facilities in a given have played a pivotal role in the general distribution of population. There are three important determinants like birth rate, death rate and migration influencing the population growth. Karnataka state has a total of 30 districts and a population of 61 million according to the 2011 census.

OBJECTIVES OF THE STUDY

- To understand the Trends of Population growth in Karnataka
- To know the Demographic transition in Karnataka

RESEARCH METHODOLOGY

The data for the present study were collected from secondary sources i.e., from Census volume of 1951-2011 & data will be collected from Government publications, books, newspapers and magazines ,etc...

TRENDS OF POPULATION GROWTH IN KARNATAKA

Karnataka is, in terms of population, the ninth larger state among India’s 29 major states and 7 unions territorial.Karnataka’s demographic structure is characterized by total fertility rate, total mortality rate and infant mortality rate.

POPULATION GROWTH IN KARNATAKA (in 000s)

Year	Persons	Male	Female
1951	19401	9866	9535
1961	23587	12041	11546
1971	29299	14972	14327
1981	37136	18923	18213
1991	44977	22952	22025
2001	52851	26899	25952
2011	61095	30967	30128

Source: Economic survey 2015-16

As per the 2011 census, Karnataka had a Population growth rate of 61095. with 30967 of males and 30128 of females in the state being population growth. In 2001 the population growth rate of the state were 52851. with 26899 of males and 25952 of females being population growth. Population growth rate increased from 52851 in 2001 to 61095 in 2011.

DENSITY OF POPULATION

Population density is a measurement of population per unit area or unit volume, it is a quantity of type number density

Density of Population from 1951-2011 (per sq.km)

Year	Density of population
1951	262
1961	123
1971	153
1981	194
1991	235
2001	276
2011	319

Source: Economic survey 2015-16.

As per the 1951 census Density of population is 262. Comparing to 1951 census next four conjugative census are goes decreased then 2001 census are little bit increases as compare to 1951 census. Present 2011 census are better in density of population compare to previous census.

LITERACY RATE IN KARNATAKA

Literacy rate is a key for Socio-economic progress and the Karnataka’s literacy rate has grown to every year to year.

Year	Literacy rate (in %)
1951	19.26
1961	29.80
1971	36.83
1981	46.21
1991	56.04
2001	66.60
2011	75.40

Source: Economic survey 2015-16

As per the 2011 census, Karnataka had a literacy rate of 75.40 percent. In 2001 the literacy rate of the state were 66.60 percent. Literacy rate increased from 66.60 percent in 2001 to 75.40 percent in 2011.

SEX RATIO IN KARNATAKA

Sex ratio is used to describe the number of female per 1000 of males. Sex ratio is a valuable source for finding the population of women in the society. The **sex ratio** is 973 females to 1000 males and 38.67 percent of the people in **Karnataka** live in urban areas.

SEX RATIO IN KARNATAKA (FEMALES PER 1000 MALES)

Year	Sex ratio
1951	966
1961	959
1971	957
1981	963
1991	960
2001	965
2011	973

Source: Economic survey 2015-16

As per the 1951 census Sex ratio is 966. Comparing to the 1951 census next two census conjugatively are goes decreased then 1981 & 1991 census are good to previous census, 2001 census looking good, present census are good result showing and compare to whole censuses...

Demographic transition in Karnataka: Demographic transition is a change from high fertility and mortality to low fertility and mortality. The evidence of this transition is reflected in the current demographic trends of the state. An assessment of demographic transition is made on the basis of transition in mortality, fertility, infant mortality age structure and family.

Crude Birth Rate (CBR): Is the number of live births occurring among the population of a given geographical area during given year, 1000 mid-year total population of the given area in a particular period of time. **Crude Death rate (CDR):** The crude death rate is the number of deaths occurring among the population of a given geographical area during a given area per 1000 mid-year total population of the given geographical area during the same year.

CBR and CDR in Karnataka (in 000s)

Year	CBR	CDR
1970-71	31.7	12.1
1980-81	28.3	9.1
1990-91	26.9	9.0
2000	22.2	7.6
2009	19.5	7.2
2012	18.5	7.1
2016	18.1	6.8

Source: Economic survey 2015-16

From the table, the birth rate in Karnataka has declined from 31.7 in 1970-71 to 18.1 in 2016. It clearly indicates that, improvement and health facilities also contributed to decline in birth rate in Karnataka. Further, death rate is also declined in from a higher rate of 12.1 deaths per 1000 population in 1970-71 to 6.8 deaths per 1000 population in 2016. Its indication of literacy, Socio-economic changes, increased preferences and performance of family planning program.

Infant Mortality Rate (IMR): IMR compares the number of deaths of infants under one year old in given year per 1000 live births in the same year. This rate is often used as an indicator of the level of health in a country.

IMR in Karnataka (1000 live births)

Year	IMR
1970-71	69
1980-81	69
1990-91	77
2000	58
2009	41
2012	32
2016	29

Source: Economic survey 2015-16

The table reveals that, IMR was quite high upto 1970-71 to 1990-91. It is observed that over the years this rate has come down to 29 per 1000 live births in 2016.

CONCLUSION

In the present Paper the term demographic dynamics is used in a broader sense so as to accommodate the transition took place in resource use vital rates such as crude birth rate, crude death rate, infant mortality rate, etc. The population of India and Karnataka has increased rapidly after independence because of lifestyle, education, health care, housing etc....

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KNEE INJURIES IN THE SPORTS PERSON

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ABSTRACT

Sports injuries are commonly caused by overuse, direct impact, or the application of force that is greater than the body part can structurally withstand. There are two kinds of sports injuries: acute and chronic. An injury that occurs suddenly, such as a sprained ankle caused by an awkward landing, is known as an acute injury. Chronic injuries are caused by repeated overuse of muscle groups or joints. Poor technique and structural abnormalities can also contribute to the development of chronic injuries. Medical investigation of any sports injury is important, because you may be hurt more severely than you think. For example, what seems like an ankle sprain may actually be a bone fracture.

Keywords: sprts injuris, Knee injuries, Treatment

INTRODUCTION

Sports injuries are injuries that occur during sport, athletic activities, or exercising. In the United States, there are approximately 30 million teenagers and children combined who participate in some form of organized sport. Of those, about three million athletes age 14 years and under experience a sports injury annually. According to a study performed at Stanford University, 21 percent of the injuries observed in elite college athletes caused the athlete to miss at least one day of sport, and approximately 77 percent of these injuries involved the lower leg, ankle, or foot. In addition to those sport injuries, the leading cause of death related to sports injuries is traumatic head or neck occurrences. When an athlete complains of pain or an injury, the key to a diagnosis is to obtain a detailed history and examination. An example of a format used to guide an examination and treatment plan is a S.O.A.P note or, subjective, objective, assessment, plan. Another important aspect of sport injury is prevention, which helps to reduce potential sport injuries. It is important to establish sport-specific dynamic warm-ups, stretching, and exercises that can help prevent injuries common to each individual sport. Creating an injury prevention program also includes education on hydration, nutrition, monitoring team members "at risk", monitoring at-risk behaviors, and improving technique. Season analysis reviews, preseason screenings, and pre-participation examinations are also essential in recognizing pre-existing conditions or previous injuries that could cause further illness or injury. One technique that can be used in the process of preseason screening is the functional movement screen. The functional movement screen can assess movement patterns in athletes in order to find players who are at risk of certain injuries. In addition, prevention for adolescent athletes should be considered and may need to be applied differently than adult athletes. Lastly, following various research about sport injury, it is shown that levels of anxiety, stress, and depression are elevated when an athlete experiences an injury depending on the type and severity of the injury.

KNEE INJURIES**Common Knee Injuries**

The knee is the largest joint in the body, and one of the most easily injured. It is made up of four main things: bones, cartilage, ligaments, and tendons

- 1 **Bones.** Three bones meet to form your knee joint: your thighbone (femur), shinbone (tibia), and kneecap (patella).
- 2 **Articular cartilage.** The ends of the femur and tibia, and the back of the patella are covered with articular cartilage. This slippery substance helps your knee bones glide smoothly across each other as you bend or straighten your leg.
- 3 **Meniscus.** Two wedge-shaped pieces of meniscal cartilage act as "shock absorbers" between your femur and tibia. Different from articular cartilage, the meniscus is tough and rubbery to help cushion and stabilize the joint. When people talk about torn cartilage in the knee, they are usually referring to torn meniscus.
- 4 **Ligaments.** Bones are connected to other bones by ligaments. The four main ligaments in your knee act like strong ropes to hold the bones together and keep your knee stable.
- 5 **Collateral Ligaments.** These are found on the sides of your knee. The medial collateral ligament is on the inside of your knee, and the lateral collateral ligament is on the outside. They control the sideways motion of your knee and brace it against unusual movement.

6 Cruciate ligaments. These are found inside your knee joint. They cross each other to form an "X" with the anterior cruciate ligament in front and the posterior cruciate ligament in back. The cruciate ligaments control the back and forth motion of your knee.

Tendons. Muscles are connected to bones by tendons. The quadriceps tendon connects the muscles in the front of your thigh to your patella. Stretching from your patella to your shinbone is the patellar tendon.

COMMON KNEE INJURIES

Your knee is made up of many important structures, any of which can be injured. The most common knee injuries include fractures around the knee, dislocation, and sprains and tears of soft tissues, like ligaments. In many cases, injuries involve more than one structure in the knee.

Pain and swelling are the most common signs of knee injury. In addition, your knee may catch or lock up. Many knee injuries cause instability — the feeling that your knee is giving way.

The most common bone broken around the knee is the patella. The ends of the femur and tibia where they meet to form the knee joint can also be fractured. Many fractures around the knee are caused by high energy trauma, such as falls from significant heights and motor vehicle collisions.

Dislocation

A dislocation occurs when the bones of the knee are out of place, either completely or partially. For example, the femur and tibia can be forced out of alignment, and the patella can also slip out of place. Dislocations can be caused by an abnormality in the structure of a person's knee. In people who have normal knee structure, dislocations are most often caused by high energy trauma, such as falls, motor vehicle crashes, and sports-related contact.



Anterior Cruciate Ligament (ACL) Injuries

The anterior cruciate ligament is often injured during sports activities. Athletes who participate in high demand sports like soccer, football, and basketball are more likely to injure their anterior cruciate ligaments. Changing direction rapidly or landing from a jump incorrectly can tear the ACL. About half of all injuries to the anterior cruciate ligament occur along with damage to other structures in the knee, such as articular cartilage, meniscus, or other ligaments



Posterior Cruciate Ligament (PCL) Injuries

The posterior cruciate ligament is often injured from a blow to the front of the knee while the knee is bent. This often occurs in motor vehicle crashes and sports-related contact. Posterior cruciate ligament tears tend to be partial tears with the potential to heal on their own.



Meniscus Tears

The quadriceps and patellar tendons can be stretched and torn. Although anyone can injure these tendons, tears are more common among middle-aged people who play running or jumping sports. Falls, direct force to the front of the knee, and landing awkwardly from a jump are common causes of knee tendon injuries.



TREATMENT OF KNEE INJURIES

When you are first injured, the RICE method -- rest, ice, gentle compression and elevation - can help speed your recovery.

Be sure to seek treatment as soon as possible, especially if you

- Hear a popping noise and feel your knee give out at the time of injury
- Have severe pain
- Cannot move the knee
- Begin limping
- Have swelling at the injury site

The type of treatment your doctor recommends will depend on several factors, such as the severity of your injury, your age, general health, and activity level.

Nonsurgical Treatment

Many knee injuries can be treated with simple measures, such as

- Immobilization. Your doctor may recommend a brace to prevent your knee from moving. If you have fractured a bone, a cast or brace may hold the bones in place while they heal. To further protect your knee, you may be given crutches to keep you from putting weight on your leg.
- Physical therapy. Specific exercises will restore function to your knee and strengthen the leg muscles that support it.
- Non-steroidal anti-inflammatory medicines. Drugs like aspirin and ibuprofen reduce pain and swelling.

Surgical Treatment

Many fractures and injuries around the knee require surgery to fully restore function to your leg. In some cases - such as many ACL tears — surgery can be done arthroscopically using miniature instruments and small incisions. Many injuries require open surgery with a larger incision that provides your surgeon with a more direct view and easier access to the injured structures.

CONCLUSION

Rest stops new injury and bleeding. Ice eases pain and reduces inflammation by constricting the blood vessels. Elevation and compression limit the amount of swelling and fluid accumulation around the injured area. Ice should be crushed to better conform to your shape. It should be placed in a bag that is wrapped around the injury. First, put a towel between the bag and the skin. Then, wrap a bandage around the icebag, not so tight as to cut off blood flow. Ice only constricts blood vessels for about 10 minutes, after which they "rebound." For very new or traumatic injuries you should leave the ice in place for only 10 minutes at a time, removing it for the same period. Alternate like this for an hour or two, keeping the injury elevated all the time.

You should carry out this procedure several times during the first day or so after injury. Following this, ice can be used for longer periods to better reduce swelling and pain. You can apply ice for up to 30 minutes several times a day. Packages of frozen peas or corn are excellent ready-made ice packs. If the injury is in the leg or ankle, don't try to stand up the first day, and do your best to keep it elevated as much as possible.

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AN INTERACTION EFFECT OF, PARENTING, SELF CONCEPT, STYLE OF LEARNING AND THINKING ON CAREER ASPIRATIONS OF RURAL PRE-UNIVERSITY COLLEGE SCIENCE STUDENTS

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INTRODUCTION

Education is never ending process, which is intricately interwoven with life, enriching the individual with a variety of experience, kindling the flames of knowledge with constant probing into the mysteries of life, within and without. Each educational institution should produce educated, intelligent individual who can think independently not a mass which can be manipulated.

RATIONALE FOR THE STUDY – EMPIRICAL EVIDENCES FOR THE SELECTED VARIABLES

The research studies conducted so far in the areas of students Parenting, Self concept, Style of Learning and thinking and correlate of achievement form the basis for setting objectives and hypotheses for the present study. Thus, the critical appraisal of the related studies is presented below

i. Parenting

Ukoha (2011) reported that many factors have been blamed for the lack of interest in vocation. Parents today are preoccupied in money making; they have allowed the time they are supposed to be with adolescents to teach value and norms of the society to be spent on watching films and internet programmes. They have allowed their brains to be filled with chunks, leaving other important things of life. Ukoha asserts that environment plays about 50 percent role in influencing what an adolescent learns or becomes.

Whiston and Keller (2004) in their review on the influences of the family on career development concluded that, across the lifespan, both family structure variables such as parents occupations and educational level and family process variables such as warmth, support, attachment and autonomy from parents were found to influence a large number of career constructs.

ii. Self concept

Zakaria (2005) investigated the self concept as motivation for vocational interest. Result indicated no significant differences in the opinion of students on motivation for self concept and vocational interest, arising from the finding was that students education has to be enriched and nourished for them to make realistic vocational interest.

Adenubi (2008) found in his study the self concept is reflected in the way an individual sees himself. The self concept and vocational interest of adolescents depend on how he or she perceives the experiences rather than the parent's type of occupation. With the knowledge of all these that affect self concept and all that are affected by self concept, one wonders the direction of effect on level of self concept and sex.

iii. Style of Learning and thinking

Sara, Safyanu shuaibu (2007) in the study effects of learning styles on career preferences, observed that students particular learning style greatly affects his choice or preference of one career over the other. It has been also reported that Sex difference in learning style exists among the senior secondary school students in Jigawa State as well as career preference.

Yakasai (1991) reported that in recent times though field dependents and field independents can be found in both sexes, the child rearing practices and religious implications in the study area tends to make both male and female differ in learning style.

OBJECTIVES OF THE STUDY

To study the effect Parenting, Self concept, Style of Learning and Thinking on Career aspirations of Rural Pre-University Science college Students.

HYPOTHESIS

There is no significant interaction effects of parenting (Low and high) , self concept (Low and high), and style of learning and thinking (Low and high) on career aspiration of Rural Pre-University College Science students

VARIABLES**Independent Variables to be considered in the study**

i. Parenting

- ii. Self concept
- iii. Style of Learning and thinking

Dependent Variable to be considered in the study

- i. Career Aspiration of the students

RESEARCH TOOLS USED FOR THE STUDY:

❖ Self concept.

In order to measure this variable, the self concept Rating Scale (SCRS-D) constructed by Pratibha Deo will be used.

❖ Learning and Thinking Style (SIAT-V)

In order to measure this variable, the Style of Learning and Thinking constructed by D.Venkataraman will be used.

❖ Career Aspiration (CAS-SA)

In order to measure this variable, the Career Aspiration Scale constructed by Sarita Anand will be used.

❖ Parenting

In the present study Parenting, which is a independent variable, will be measured by developing an Parenting Tool by the Investigator

COLLECTION OF DATA

Required data relating to parenting, self concept and Style of Learning and thinking of the students will be obtained by administering Science Parenting, Self concept , Style of Learning and Thinking, Career aspiration among 800 Pre-University Science college students. The investigator will collect the essential data by visiting different Pre-University Science colleges from Bijapur and Bagalkot District. The sex, management and location of the Colleges will be collected through a personal data Proforma.

To test or accomplish the hypothesis the three way ANOVA with interaction design was performed and the results are presented in the table given below.

Table-3: Way ANOVA between self concept (Low and high), parenting (Low and high) and style of learning-thinking (Low and high) on career aspiration of Rural Pre-University College Science students
Sources of variation

	Degrees of freedom	Sum of squares	Mean sum of squares	F-value	p-value
Main effects					
SC	1	18.43	18.43	1.6420	0.2007
PA	1	23.85	23.85	2.1248	0.1457
SLT	1	380.74	380.74	33.9133	0.0001*
2-way interaction effects					
SC x PA	1	137.28	137.28	12.2279	0.0005*
SC x SLT	1	22.01	22.01	1.9603	0.1622
PA x SLT	1	7.52	7.52	0.6697	0.4136
3-way interaction effects					
SC x PA x SLT	1	43.59	43.59	3.8829	0.0494*
Error	428	4805.12	11.23		
Total	435	5438.55			

*p<0.05

From the results of the above table, it can be observed that

- The Rural Pre-University College Science students with low self concept (50.43±4.39) have smaller and not significant career aspiration scores as compared to Rural Pre-University College Science students with high self concept (54.40±2.85).
- The Rural Pre-University College Science students with low parenting (50.33±4.52) have smaller and not significant career aspiration scores as compared to Rural Pre-University College Science students with high parenting (54.57±2.32).
- The Rural Pre-University College Science students with low style of learning-thinking (50.04±4.53) have smaller and significant career aspiration scores as compared to Rural Pre-University College Science students with high style of learning-thinking (54.97±1.26).

- The Rural Pre-University College Science students with low & high self concept and low & high parenting have different career aspiration scores.
- The Rural Pre-University College Science students with low & high self concept and low & high style of learning-thinking have similar career aspiration scores.
- The Rural Pre-University College Science students with low & high parenting and low & high style of learning and thinking have similar career aspiration scores.
- The Rural Pre-University College Science students with low & high self concept, low & high parenting; low & high style of learning and thinking have different career aspiration scores.

Further, if F is significant, to know the pair wise comparisons of interactions effects of self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Rural Pre-University College Science students by applying Scheffe’s multiple Posthoc procedures and the results are presented in the tables given below:

Table: Interaction effects of self concept (Low and high) and parenting (Low and high) on career aspiration of Rural Pre-University College Science students

Interactions	Low SC x Low PA	Low SC x High PA	High SC x Low PA	High SC x High PA
Mean	50.54	49.30	48.32	55.16
SD	4.47	3.28	4.66	1.14
Low SC x Low PA	-			
Low SC x High PA	p=0.5099	-		
High SC x Low PA	p=0.0446*	p=0.8410	-	
High SC x High PA	p=0.0001*	p=0.0001*	p=0.0001*	-

*p<0.05

The above table reveals that

- The Rural Pre-University College Science students belongs to low self concept with low parenting and low self concept with high parenting have similar career aspiration scores
- The Rural Pre-University College Science students belongs to low self concept with low parenting have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to high self concept with low parenting.
- The Rural Pre-University College Science students belongs to high self concept with high have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to low self concept with low parenting.
- The Rural Pre-University College Science students belongs to low self concept with high parenting and high self concept with low have similar career aspiration scores.
- The Rural Pre-University College Science students belongs to high self concept with high Parenting have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to low self concept with high parenting.
- The Rural Pre-University College Science students belongs to high self concept with high Parenting have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to high self concept with low parenting.

Table: Interaction effects of self concept (Low and high) and style of learning-thinking (Low and high) on career aspiration of Rural Pre-University College Science students

Interactions	Low PA x Low SLT	Low PA x High SLT	High PA x Low SLT	High PA x High SLT
Mean	50.27	52.59	47.67	55.20
SD	4.51	0.51	4.13	1.05
Low PA x Low SLT	-			
Low PA x High SLT	p=0.0637	-		
High PA x Low SLT	p=0.0115*	p=0.0003*	-	
High PA x High SLT	p=0.0001*	p=0.0286	p=0.0001*	-

*p<0.05

From the results of the above table, it can be seen that

- The Rural Pre-University College Science students belongs to low self concept with low style of learning-thinking and low self concept with high style of learning-thinking have similar career aspiration scores.
- The Rural Pre-University College Science students belongs to low self concept with low style of learning-thinking have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to high self concept with low style of learning-thinking.
- The Rural Pre-University College Science students belongs to high self concept with high Style of Learning and Thinking have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to low self concept with low style of learning-thinking.
- The Rural Pre-University College Science students belongs to low self concept with high style of learning-thinking have higher career aspiration scores as compared to and Rural Pre-University College Science students belongs to high self concept with low style of learning-thinking.
- The Rural Pre-University College Science students belongs to high self concept with high Style of Learning and Thinking have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to low self concept with high style of learning-thinking.
- The Rural Pre-University College Science students belongs to high self concept with high Style of Learning and Thinking have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to high self concept with low style of learning-thinking.

Table: Interaction effects of parenting (Low and high) and style of learning-thinking (Low and high) on career aspiration of Rural Pre-University College Science students

Interactions	Low PA x Low SLT	Low PA x High SLT	High PA x Low SLT	High PA x High SLT
Mean	50.12	53.12	49.11	55.15
SD	4.62	0.70	3.25	1.15
Low PA x Low SLT	-			
Low PA x High SLT	p=0.0085*	-		
High PA x Low SLT	p=0.6803	p=0.0077*	-	
High PA x High SLT	p=0.0001*	p=0.1486	p=0.0001*	-

*p<0.05

From the results of the above table, it can be seen that

- The Rural Pre-University College Science students belongs to low parenting with high style of learning-thinking have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to low parenting with low style of learning-thinking.
- The Rural Pre-University College Science students belongs to low parenting with low style of learning-thinking and high parenting with low Style of Learning and Thinking have similar career aspiration scores.
- The Rural Pre-University College Science students belongs to high parenting with high Style of Learning and Thinking have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to low parenting with low style of learning-thinking.
- The Rural Pre-University College Science students belongs to low parenting with high style of learning-thinking have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to high parenting with low style of learning-thinking .
- The Rural Pre-University College Science students belongs to low parenting with high style of learning-thinking and high parenting with high style of learning-thinking have similar career aspiration scores.
- The Rural Pre-University College Science students belongs to high parenting with high style of learning-thinking have higher career aspiration scores as compared to Rural Pre-University College Science students belongs to high parenting with low style of learning-thinking.

Table: Interaction effects of self concept (Low and high), parenting (Low and high) and style of learning-thinking (Low and high) on career aspiration of Rural Pre-University College Science students

Interactions	Low SC x Low PA x Low SLT	Low SC x Low PA x High SLT	Low SC x High PA x Low SLT	Low SC x High PA x High SLT	High SC x Low PA x Low SLT	High SC x Low PA x High SLT	High SC x High PA x Low SLT	High SC x High PA x High SLT
Mean	50.42	52.82	48.07	52.17	46.31	53.67	52.00	55.26
SD	4.55	0.40	3.20	0.41	3.81	0.82	0.45	1.02
Low SC x Low PA x Low SLT	-							
Low SC x Low PA x High SLT	p=0.61 51	-						
Low SC x High PA x Low SLT	p=0.49 31	p=0.05 00*	-					
Low SC x High PA x High SLT	p=0.97 87	P=p=0. 9999	p=0.50 92	-				
High SC x Low PA x Low SLT	p=0.00 27*	p=0.00 11*	p=0.95 62	p=0.06 75	-			
High SC x Low PA x High SLT	p=0.60 08	P=0.99 99	p=0.11 37	p=0.99 90	p=0.00 43*	-		
High SC x High PA x Low SLT	p=0.99 31	P=p=0. 9999	p=0.65 21	P=p=0. 9999	p=0.14 30	p=0.99 85	-	
High SC x High PA x High SLT	p=0.00 01*	p=0.60 24	p=0.00 01*	p=0.66 82	p=0.00 01*	p=0.98 81	p=0.70 95	-

*p<0.05

From the results of the above table, it can be seen that

A significant difference was observed between interactions of Rural Pre-University College Science students belongs to low self concept x low parenting x low style of learning and thinking and high self concept x low parenting x low style of learning-thinking

- low self concept x low parenting x low style of learning and thinking and high self concept x high parenting x high style of learning-thinking
- low self concept x low parenting x high style of learning and thinking and low self concept x high parenting x low style of learning-thinking
- low self concept x low parenting x high style of learning and thinking and high self concept x low parenting x low style of learning-thinking
- low self concept x high parenting x low style of learning and thinking and high self concept x high parenting x high style of learning-thinking
- high self concept x low parenting x low style of learning and thinking and high self concept x low parenting x high style of learning-thinking
- high self concept x low parenting x low style of learning and thinking and high self concept x high parenting x high style of learning-thinking at significance level of 5 percent. But other combinations of interaction effects of three independent variables on vocational aspiration are not found to be statistically significant at 5% level.

CONCLUSION

Every educational Institution should provide mandatory career counselling for each student, starting from 8th std. Students from low socio-economic students should be provided with information about various scholarships and student loans. The colleges should provide at risk students with mentors from various professions to encourage them to pursue higher education. Counselling by experts can certainly help by giving advice on helping parents understand students’ needs and behaviours, parenting skills and correction of parents’ irrational beliefs and negative thinking. Family Life Education programmes and mental health services may be organized at college level to enhance and equip the students for betterment of career aspirations

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ARCHAEOLOGY AS EMERGING PROFESSION: CAREER PROSPECTIVE OF STUDENTS

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ABSTRACT

Archaic exploration is the logical and organized investigation of human societies through the recuperation, examination and documentation of material remains and ecological information, similar to curios, seals, engravings, landmarks, structures, scenes and bio-certainties. The vast majority of archaeologists in India work in the Archaeological Survey of India (ASI) in its investigation, uncovering, epigraphy, pre-history and gallery branches (for these employments, the ASI confirmation is an absolute necessity) for the preservation and support of the 3,600 halfway secured locales and landmarks, compound protection of savant remains and the association and upkeep of site historical centre, and productions in addition to other things. There is something else entirely to palaeontology than simply exhuming and gathering information from locales. Archaeological information should be set into its legitimate recorded setting for it to have any importance whatsoever. The meeting of composed records, if significant ones exist for a specific undertaking, is a basic period of archaeological research. Although numerous archaeologists lead their very own chronicled inquire about, students of history can once in a while look for some kind of employment in examining composed archives for archaeological tasks. This sort of employment is clearly not really pertinent for ancient archaeological research, with the end goal that identified with social orders in the Americas preceding the sixteenth century. The interview of composed records is critical, be that as it may, for notable archaeological research.

INTRODUCTION

The calling of Archaeology offers intriguing openings for work to the individuals who have an interest for the past. Experts in the field of Archaeology can function as Numismatists and Epigraphists. Numismatics is the investigation of old coins, tokens and other related articles while Epigraphy is the investigation of engravings on antiquated landmarks, rocks, sanctuaries, copper plates and so forth. Relics, highlights and Eco facts are the three essential sorts of archaeological proof that are helpful to the Archaeologists. Ancient rarities are objects like pots, dabs, copper plates and so on made by individuals, which can be moved without changing their appearance. Investigation of antiquities regularly requires the learning of different dialects like Urdu, Sanskrit and Persian as they may contain engravings. Highlights comprise of houses, tombs, individuals and so forth which can't be isolated from their surroundings without changing their frame. Eco facts, the characteristic items like seeds, creature bones and so forth found with curios or highlights, reveal how antiquated individuals reacted to their environment.

WHY STUDY ARCHEOLOGY

To the layman, a prehistoric study is for the most part uncovering bones and exhuming mummies. While uncovering and exhuming is a piece of antiquarianism, what comes after is the reason it is as yet important and keeps on being a captivating field of concentrate in the cutting edge time. "Prehistoric studies isn't insignificant unearthing; it is sorting out our past," says. "Uncovering is an imperative part; however how well we comprehend what we discover, our elucidation and dispersal of data turns out to be more critical. Understanding the innovative, anthropological and social improvements of antiquated societies help address the issues of the cutting edge world. For instance, contemplating the water gathering frameworks of old Gujarat and the Harappa Civilisation has been exceptionally gainful for us today," he includes.

THE SPECIFIC COURSES AVAILABLE IN THE FIELD ARE

Diploma in Indian Archaeology

PG Diploma in Manuscript ology and Editing

PG Diploma in Archival Studies and Museology

MA History, Ancient Indian Culture and Archaeology

MA Archaeology and Heritage Management

MA Museology and Conservation

MSc Archaeology

MSc Archaeological Anthropology

PhD Ancient Indian History

PhD Archaeology

PERSONAL SKILLS

The fundamental qualities required for an Archaeologist is an insightful and testing mind, sharp perception, diagnostic and sensible reasoning. They should likewise have imagination, exactness and ought to have the capacity to perceive and acknowledge expressions. They ought to be versatile to physical anxiety since they may need to work outside now and again in awkward conditions. Other than devotion, a great deal of tolerance is required since looks into in this field can take a very long time on one anticipate. Keeping in mind the end goal to lead archaeological research, archaeologists should be acquainted with the Geo-physical conditions.

- Excellent relational abilities and the capacity to liaise viably with a scope of different experts
- Flexibility and a readiness to stay up with the latest with improvements in prehistoric studies
- An orderly and efficient methodology, with great regard for exactness and detail
- Strong collaboration aptitudes, especially amid hands on work
- An logical and enquiring mind, with a distinct fascination before
- Self-inspiration and core interest
- Dexterity in utilizing devices and instruments
- Organisation, transaction and venture administration abilities
- Patience and devotion
- Good it abilities and a readiness to stay up with the latest with innovative advancements.

JOB PROSPECTS

There are three primary zones of work for an Archaeologist, i.e., educating, research and working in exhibition halls. Research occupations are accessible in associations like Archaeological Survey of India, the Planning Commission and in addition global associations like the United Nation's UNESCO or UNICEF additionally require their administrations.

In addition, openings are additionally accessible for socio-social Archaeologists with Non-Governmental Organizations (NGOs) who look for their aptitude in comprehension of relations among industry and society. Social Archaeologists are especially appropriate to work in callings including individuals, for example, instructing, law, pharmaceutical, social work, and news coverage. Prehistoric studies majors may wind up social asset administration authorities.

Historical centres are amazingly, one more intense wellspring of work. Numerous associations like the ICMR, WHO and the Police Department likewise offer work to Archaeologists with the end goal of wrongdoing location.

A segment of the understudies may potentially pick archeologically situated research to give better administration conveyance or to evaluate social issues and social issues, for example, in general wellbeing, instruction, urban arranging, social welfare, and government arranging, universal advancement.

S. N.	JOB NAME	DISCRIPTION
1	Archaeobotany	Study of plant remains to ascertain agricultural practices of that time, food habits of the people, and climatic conditions thereof.
2	Archaeometry	Is the application of analytical engineering principles and processes to archaeology
3	Archaeozoology	– Branch of archaeology that looks into the remains of animals and related aspects such as their health, domestication, hunting practices, and so on
4	Battlefield Archaeology	– Intensive archaeological exploration of well-known battlefields.
5	Environmental Archaeology	Studies the impact of environment on past societies and vice versa.
6	Ethno Archaeology	Application of modern day ethnological or anthropological data on past societies to gain an insight into them.
7	• Experimental Archaeology	– Replication of obsolete objects and processes in order to get a better understanding of their working.
8	• Geoarchaeology	The focus of this field is towards the inspection of soil and rock

		samples to determine changes in geological and environmental conditions.
9	• Marine Archaeology	Also known as underwater archaeology. Study dedicated to probe the remains of ships along with the study of cultures that developed along the coastline.
10	Palaeontology	This branch deals with the study of life forms that existed on earth before the advent of the modern man.
11	Prehistoric Archaeology	Archaeologists whose main interest is to examine human traditions that belong to the pre-recorded or prehistoric era.
12	• Urban Archaeology –	Branch that is specifically dedicated to the study of urban centres or cities.

PAY PACKAGE

Since the idea of employment prospects is extremely differing, the pay can shift immensely. However, at first pay bundle in this field of work isn't as lucrative as other hot callings, yet there is a gigantic measure of fulfilment related with this calling.

One can expect a beginning pay some place around Rs. 8,000-12000 every month. There additionally exists a solid rivalry among specialists working in the field of Archaeology for allow of cash from national and worldwide financing offices. Consequently wannabes who wish to carryout inquire about in Archaeology must be very much arranged

CONCLUSION

Archaeology students plainly must be taught something about memorable social assets if they are to perform capability in many professional positions outside scholarly world, regardless of whether they wind up as asset directors or specialists. An aptitude in verifiable archaic exploration requires considerably more extensive information than a nature with late material culture, similarly as practical proficiency requires in excess of a direction of vocabulary. Strategy and hypothesis in recorded paleo history do vary in numerous regards from those of ancient prehistoric studies, and we should work to make significant office heads see that they are turning out graduates who are not well outfitted to manage the main problems of the present calling.

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TO STUDY THE DEVELOPMENTAL ISSUES WITH RESPECT TO REACH OF THE NGO'S AND OTHER PROBLEMS FACED BY THE NGO'S IN THE DISTRICT OF KOLHAPUR

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ABSTRACT

The Non Profitable Organizations work for the needy with passion and concern. Mostly the organizations are run by common people or some times by corporate companies as their CSR activity. My Research Paper studies and examines factors which influence the news coverage of developmental issue related to NGO's and media interaction in Kolhapur by conducting qualitative interview and thematic analysis methods. The investigation finds several influential factors like NGO's nature of communication with news media and traditional media, the commercial orientation and agenda-setting role of media, corruption in NGO practices, personal relationships, and lack of knowledge about development issues, which influence both the NGO and media and the nature of coverage of developmental issues in newspapers. Most of the NGO'S in Kolhapur lack in reaching out to the people and also to their beneficiaries some time. Though the contribution of these NGO'S is tremendously commendable as compared to the funds and human resource they have. There is gap between the demands of NGO'S and the perception of media and common people. The Ngo's Lack in reaching out and therefore are unable to get funds and other facilities. They also face problems of credibility as many bogus Ngo's compete with them.

Keywords: NGO'S, Media, Problems, infrastructure, reach-out programs.

ABOUT THE NGO'S

There are many problems in society especially if we concentrate on the problems faced by women like domestic violence, dowry, female infanticide, child marriage, human trafficking, prostitution etc. These problems should be addressed and deled with sensitivity. There are many NGOs working for such women, who are victims of inequality, human trafficking, dowry etc. these women are rejected by family, husbands and society too. These women have no source of income and mostly fall prey to begging or prostitution. Many of these women are illiterate. The NGOs give shelter to these women. The ratio of these women in Maharashtra is high. The NGOs try to give shelter to these women and their children. The media covers these issues but still lot more can be achieved. They media can play a key role for such women and such NGOs. These women have equal right to stay in society and live their freely. These NGOs are run by professionals and sometimes illiterate folks too. Therefore they are not so familiar with the new media and use of media. The most important factor is the management of these NGO'S.

Basically NGOs are voluntary organizations. These are popularly known as NGOs because they are free from governmental control in their functioning. They are democratic and open to all those wishing to become member of the organization voluntarily and serve the society. Therefore, they have assumed a significant space in society. NGO have a long history in India. Since centuries there exists the tradition of voluntary service to the needy and helpless in the country. In the beginning, these services were rendered by people motivated by their religious feelings. They believed that service to people would be the service to God and, therefore, would be a means to attain spiritual salvation.

NGOs are not created to generate personal profit. Although they may have paid employees and engage in revenue-generating activities, they do not distribute profits or surpluses to members or management. NGOs are distinguished from informal groups by having some degree of formal or institutional existence. Usually, NGOs have formal statutes or other governing document setting out their mission, objectives and scope. They are accountable to their members and donors. NGOs are independent, in particular of government and other public authorities and of political parties or commercial organizations. They are not bound by rules as Government institution. They are Flexible in nature. NGOs serve the poor and impoverished. This offers a great deal of mental satisfaction to the NGO members which inspires them to do better and more. The members and the staff are endowed with high motivation and inspiration to work for the cause of poor. Their hours of work are not clock bound. They strive tirelessly to achieve their purpose for the benefit of the target groups. The NGOs are driven by social values and humanitarian principles and hence they try to promote a value-based society. People are the heart of NGOs.

The NGOs have an immense role in bringing about social change and development and it is being experienced from different parts of the country. Development, as we have read earlier, is a multi- faceted process, which

essentially involves the aggressive participation of the people that would not be possible unless they are educated, awakened and motivated. NGOs are taking up this job sportingly and successfully. The NGOs promote education of girls, and other deprived people, particularly the downtrodden.

NGO'S IN KOLHAPUR

Avani

Mrs. Anuradha Bhosale age 43 is the Vice President of Avani, an NGO in Kolhapur, Maharashtra, working for child rights, and is no stranger to the plight of child labourers. She herself was one when she was only six years old. She was born in Shirampur, 30 kilometres from the well known town of Shirdi, to poor parents. Anuradha was forced by circumstances to work as a domestic help even as a child. She refused to resign herself to fate. She was a curious child and right from childhood she wanted to go to a school. Her considerate employers didn't mind if she worked and studied alongside, so she saved money and enrolled into a nearby school, St Teresa Primary School, in the small village of Harigaon. After class seven, she was admitted into a boarding school run by missionaries. This opened new routes in its wake, and she readily chose to make her way on them. After graduating with a Masters in Social Work, her fees were funded by kind missionaries, from the reputed Nirmala Niketan College of Home Science in Mumbai, she plunged herself into serving the community. As Project Holder in the Social Work Department of the Bajaj Auto Company in Pune, she managed environmental and sanitation projects in 124 villages in western Maharashtra, as part of their corporate social responsibility initiatives. Since 1995 Avani has rescued 5,700 child labourers in Kolhapur district and also continues to work towards the prevention of child trafficking and female infanticide. She convinced many labourers to send their children back to the villages to stay with their grandparents or relatives and study there. Some of those who could not do that went to schools run by Avani, or the brickyard schools.

They conduct health camps, Hygiene Education, where they conduct cleanliness drives in slums. Field workers are educated about the need for personal hygiene. The importance of washing hands with soap and the use of gloves and masks when collecting waste from the public waste bins is taught to them. Training Program for Child Leaders are conducted to educate young girls and boys about their rights.

Svayamsiddha

Late Dr V.T. Patil alias Kakaji an Ex-MP & Ex-MLA of Kolhapur, is the founder and president of Tararani Vidyapeeth, Kolhapur and Mouni Vidyapeeth. Sarojinidevi Vishwanatha Vishwastha Mandal, Kolhapur, which was started in the year 1968. With the zeal and urge for the development of girl students of Tara Rani Vidyapeeth and women of the society and with the fullest inspiration they donated their entire property to form the Trust. The great sacrifice for the welfare of women has given rise to its even unique project 'SWAYAMSIDDHA', initiated in May 1992. Development of women through informal conventional & non-conventional education is the principal goal of the institute. There are 2,920 girls benefitted through this project. Swayamsiddha is run by women volunteers' dedication and development consciousness. Swayamsiddha believes in empowering women and making them self reliant through informal, conventional and non-conventional education. It is a centre for Personality Development and making women self-reliant and confident to undertake constructive work in society. If we develop a mother then the next generation will become an owner instead of a servant, keep them physically fit, impart them education and inculcate social awareness among them. Skill development is done through the transfer of vocational, manufacturing, marketing, leadership & soft skills. The training programs are totally informal and 100% earning oriented. There is no age limit for education criteria for enrolling here. On 3rd of every month, the organization conducts various activities and projects. They are then divided into groups as well-wishers, volunteers, trainers, activists and entrepreneurs. Every first Wednesday of the month a meeting is held where members exchange their views and experiences. Exposure to new technology, study tours to other organizations, leadership camps, seminars and workshops etc. are continuous activities in the organization. After Training, the institute insists the women to make marketable products. For this purpose special guidance of costing, product development, marketing, organizing spot/door to door sale and exhibition, sale is given by experts.

Sharing the experiences of established "SWAYAMSIDDHAS" is more encouraging to new women around 2,500 women are engaged in various businesses of producing quality products at competitive rates. Small entrepreneurs have formed their co-operative society on 24-11-1994 named "SWAYAMPRETIKA MAHILA SAHKARI AUDYOGIK SANSTHA" which has been profit oriented since the very beginning. Minimum supervision and Maximum Profit through collective efforts is the strategy adopted by the society. The institute has kept itself totally away from all negative approaches and political influences and restricted itself to various development activities through informal education, constructive guidance and has been giving stress on self-dependence in each and every field of activity. A woman after fulfilling the responsibilities of her family, should

think of herself, come out of the four walls, and educate herself for keeping the family intact in shaping the generation. Swayamsiddha movement is eager in forming alert, alive, and dynamic women who are confident in their every move for the development of the society.

Jidnyasa

JIDNYASA VIKAS MANDIR was established in 1992 and it is managed by the Pvt. Aided. It is located in urban area. It is located in KOLHAPUR block of KOLHAPUR district of Maharashtra. The school consists of Grades from 1 to 4. The school is Co-educational and it doesn't have an attached pre-primary section. The school is N/A in nature and is not using school building as a shift-school. Marathi is the medium of instructions in this school. This school is approachable by all weather road. In this school academic session starts in April. The school has Private building. It has got 10 classrooms for instructional purposes. All the classrooms are in good condition. It has 2 other rooms for non-teaching activities. The school has a separate room for Head master/Teacher. The school has electric connection. The source of Drinking Water in the school is Tap Water and it is functional. The school has 2 boys toilet and it is functional and 1 girls toilet and it is functional. The school has a playground. The school has a library and has 200 books in its library. The school does not need ramp for disabled children to access classrooms. The school has 4 computers for teaching and learning purposes and all are functional. The school is not having a computer aided learning lab. The school is provided but not prepared in School Premises providing mid-day meal.

Swayam

SWAYAM is an institute for mentally challenged. It was founded on the 25th June in the year 1990 at Kasaba Bavada, Kolhapur, under the guidance of the Red Cross Society of India and is duly recognized by the government. It is a registered Public Trust organization presided over by the Dist. Collector. The school has a strength of 97 students, 40 of them are taken care of through government aid while the remaining 57 being provided for from the funds available to the Red Cross Society of India. Early intervention and provision of special education required for children with disabilities are the main aims of the institute. It helps each child develop adaptive skills also known as life skills such as daily living, social skills & occupational awareness. A full new building is designed as per Government norms outlined for the Disabled students. Considering the needs of the special students a well equipped and planned building is designed. In all 15 Class rooms are provided. Separate class rooms are provided for various subjects: Mathematics, Language, Autism, Cerebral Palsy, Physiotherapy, Special Child class room, Sports room, Music Room, Medical checkup room, Staff room & Principal Room.

Lacunas

Lack of infrastructure is a huge problem faced by almost all the NGO'S. Not all the NGO'S have enough space or land of their own to accommodate everything. They lack funds to buy the land or other infrastructure like fans, tables, beds, computers, phone etc. Skilled human resource is not available readily. Youngsters do not opt for such jobs as they do not fetch them considerable money. Therefore senior citizens voluntarily take up such jobs. They are passionate in their service but the productivity is less and they also have physical limitations. If students of MSW or social sciences get absorbed in such cases they can create wonders. The usage of new media or computers, internet, phone is considerably low in most of the NGO'S, in Kolhapur. Few of them have their websites but they are not updated from long time. They are not aware of the reach of such media and hence they are stringent of its use. The traditional media is comparatively more popular mediums to reach to masses and accepted form of reaching out by NGO'S. Articles about different events and programs, activities are covered in print media. The main problem is that the NGO'S are hesitant about reaching out to people. In some cases they don't feel the need to reach out to people, publicity of their NGO or even think about expanding. They feel that they will lose their credibility by publicizing them self. Common people and beneficiaries both can reach to them out of Kolhapur if they are more visible. The NGO'S should also work on the content or information they upload on the website or messages circulate on face book page or what's app group. This will lead to positive results and on the other hand increase their credibility. This will also help in fund raising. The main aim of the research was to understand the model of NGO'S, in Kolhapur. The research was conducted by survey method, qualitative sampling, and interview method for better results. The research states that most of the NGO'S are doing a great job but they need to become media friendly for their own benefit.



CORRELATES OF GRIT IN YOUNG ADULTS**Urvashi Dutta¹ and Dr Anita Puri Singh²**Assistant Professor¹, Psychology, Jagran Lakecity University, BhopalProfessor & Head², Department of Psychology, Govt. MLB Girls PG Autonomous College, Bhopal**ABSTRACT**

Grit refers to the zeal that an individual has to pursue his long-term goals even in the face of obstacles. Persistence towards achievement of the goal is the key to grit. The study is an attempt to develop better understanding of the nature of grit and its correlates in young adults by elaborating on the experiencing of various everyday behaviors shown by young adults.

Factors such as optimism, self-efficacy and resilience are expected to correlate positively to grit whereas those of stress, anxiety and depression are expected to have an inverse relationship with grit which formed the premise for this study. Results indicate a positive relationship of grit with optimism, self-efficacy and resilience and a negative correlation of stress, anxiety and depression with grit.

Keywords: grit, optimism, resilience, self-efficacy, stress, anxiety, depression.

Grit can be described as a personality trait characterized by passion and persistence for a long-term goal being pursued by the individual. Any distractions or obstacles do not swerve him from the pursuit of his goal. Those who show grit are able to self-regulate themselves and postpone their need for any reinforcement while working on the task. For a long time, it could not be deciphered as to what is that 'thing' which determines success: skills, talent, genes, IQ, luck or fate? However, subsequent research could not establish a positive relationship. However, evidence was found for grit being the highest predictor of an individual achieving success (Duckworth et al, 2007).

One of the biggest indicators of grit would remain the ability of an individual to delay gratification while engaged in a task. Another characteristic would be the ability to stay at the task even in the face of any challenges that come their way. This characteristic delves a little deeper into the beliefs an individual has about his self, the self-efficacy. Obstacles or failures are not viewed as reasons to quit by gritty individuals, rather they take it as an opportunity to grow stronger and develop their skill set.

Resilience can be understood as the capacity of an individual to face the trials of life that one has to endure, whether these trials are related to their family life, vocational life, health, or financial issues. It has often been described as the ability to 'bounce back' from the pitfalls faces due to various stressors. Resilience involves maintaining flexibility and balance in your life as you deal with stressful circumstances and traumatic events.

The word optimism derives from the Latin word 'optimum' meaning 'best' indicating the tendency of an individual to believe in the best outcome. Optimists prefer to look at the bigger picture and hold global, encouraging expectancies about their future; they seldom cry about the unfairness of life. They are always open for adventure and take everything as a challenge to gain a new experience, seeing all mistakes and errors as opportunities to learn.

Stress can be understood as that uncomfortable feeling which is accompanied by biochemical, physiological and behavioral changes (Baum, 1990). Although, some amount of stress is considered essential for achievement in life as well as safety, high levels of stress have been reported to harm the health of an individual by adversely affecting immune, neuro-endocrine, cardiovascular and central nervous systems (Anderson, 1998).

Anxiety refers to the worry an individual experiences with regard to future events and the fear he experiences for the present. This anxiety is mostly a generalized feeling which pervades any situation which is considered threatening. An individual tends to avoid any situation that generates anxiety in him. Anxiety has also been found to be associated with various physical and psychological symptoms. Anxiety is, further, a reaction to stress.

Those not happy with their lot generally report themselves to be depressed. However, in most cases, this pertains to the mood change that happens when an individual experiences some sadness in life or are stressed due to various life circumstances. This depressed mood may serve to be beneficial also for some by providing them an opportunity to explore their self as well as their lot. Whereas clinical depression is a severe, pervasive condition that debilitates an individual in all manners, people with clinical depression often find it difficult to engage in any type of activity.

With stress being a precursor to anxiety and depression (Mirescu & Gould, 2006), the study was undertaken with a view to establish the relationship between grit and these three variables to lay the groundwork towards better understanding of the protective nature of grit. Further, the dearth of sufficient literature on the correlates of grit led to the study seeking to understand the nature of the relationship between grit and self-efficacy, resilience and optimism.

OBJECTIVES

To study the relationship of grit with optimism, resilience, self-efficacy, stress, anxiety and depression.

HYPOTHESES

- There will be a positive correlation between grit and optimism of college-going adults.
- There will be a positive correlation between grit and resilience of college-going adults.
- There will be a positive correlation between grit and self-efficacy of college-going adults.
- There will be a negative correlation between grit and stress of college-going adults.
- There will be a negative correlation between grit and anxiety of college-going adults.
- There will be a negative correlation between grit and depression of college-going adults.

SAMPLE

The total sample for the present study consisted of 120 college-going young adults. The age range of the sample was 18-24 years with an average age of 22.9 years. The subjects participating in the study, although belonging to various cities, were residing in the same city during the tenure of the research project. Although, demarcation on the basis of gender was not done, the sample consisted of 65 females and 55 males.

TOOLS

Grit Scale (GS)

The Grit Scale constructed and standardized by Duckworth et al. (2007) is designed to measure grit by assessing individuals on perseverance of efforts and consistency of interest. The original scale consisted of 27 items which was reduced to 17 items for the final version after further analysis. The response alternatives range on a 5-point Likert scale from 'not like me at all' to 'very much like me at all'. High score indicates high levels of grit. The scale reports high internal consistency (Cronbach's alpha) ranging between 0.77 and 0.85 (Duckworth et al., 2007).

Connor-Davidson Resilience Scale

Connor-Davidson Resilience Scale was constructed and standardized by Connor and Davidson (2003) with the aim of assessing resilience in adults. The scale measures resilience through 25 items followed by 5 response option ranging from not true at all to true nearly all the times. The scores on the scale range from 0 to 4 with a high score indicating high resilience. The reliability of the scale was established to be sound through test-retest method. The validity of the scale has been established through construct validity.

Life Orientation Test-Revised

Life Orientation Test-Revised was constructed and standardized by Carver, Scheier, & Segerstrom (2010) with the aim to assess optimism in adults. The scale measures optimism through 10 items (revised form) followed by 5 response options strongly disagree to strongly agree. The scores on the scale range from 0 to 4 with high score indicate high hopefulness and confidence about the future, positive about every step that leads to success. The test-retest reliability of the scale has been set up. The validity of the scale has been established through criterion validity.

General Self-Efficacy Scale

The General Self-efficacy Scale is a ten-item scale standardized by Schwarzer & Jerusalem (1995) with the aim of self-reporting perceptions of one's self-efficacy. The items are followed by four response options ranging from not true at all to exactly true. Total score on the scale can range from 10 to 40 with a high score indicating higher self-efficacy. Internal consistency for the scale was found to be appropriate with Cronbach's alpha ranging from 0.76 to 0.90. The scale was reported to correlate positively with emotion, optimism, and work satisfaction and negatively correlated to depression, health complaints, stress, burnout and anxiety.

Depression Anxiety Stress Scale 21 (DASS21)

DASS21 constructed and standardized by Lovibond and Lovibond (1995) is a set of three self-report scales designed to measure the negative emotional states of depression, anxiety and stress. The 21-item scale measures

the three emotional states keeping in view researcher as well as clinical specifications. Each item is scored from 0 (did not apply to me at all over the last week) to 3 (applied to me very much or most of the time over the past week). High scores on depression scale indicate a self-disparaging, dispirited and pessimistic outlook; on anxiety scale indicate an apprehensive and panicky personality; and on stress scale indicates an inability to relax, high irritability and intolerance towards delay. Internal consistency of the subscales was high, with Cronbach's alphas of 0.94, 0.88, and 0.93 for depression, anxiety, and stress respectively. Construct validity was further supported by moderately high correlations with indices of convergent validity (0.65 and 0.75), and lower correlations with indices of divergent validity (range -0.22 to 0.07).

PROCEDURE

The research design for the present study is correlational in nature. The study attempted to understand the relationship of grit with stress, anxiety and depression as well as self-efficacy. The scales were administered in small group of 6-8 subjects at a time. The collection of the questionnaires was done immediately after the subjects answered all the questions and it was ensured that the subjects had answered all the questions.

RESULTS & DISCUSSION

To test the hypotheses set, the data obtained was analyzed with the help of Pearson's Product Moment Method. The first hypothesis under study investigated relationship between optimism and grit. The correlation coefficient was found to be +0.61. Hence, the first hypothesis was accepted.

The second hypothesis sought to find out the relationship between grit and resilience. The correlation coefficient was found to be +0.65. Hence, the second hypothesis was accepted.

The third hypothesis set stated that there will be a positive correlation between grit and self-efficacy of young adults. The correlation coefficient was found to be +0.48, which indicates a positive correlation between the two variables. Thus, the hypothesis set is accepted.

The fourth hypothesis explored the nature of the relationship between stress and grit with the correlation coefficient being found to be -0.35 which indicates a negative correlation between the two variables. Thus, the hypothesis set is accepted.

The fifth hypothesis set states that there will be a negative correlation between anxiety and grit of college-going adults. The correlation coefficient was found to be -0.30 which indicates a negative correlation between the two variables. Thus, the hypothesis set is accepted.

The sixth hypothesis under study stated that there will be a negative correlation between depression and grit of college-going adults. The correlation coefficient was found to be -0.49 which indicates a significant, negative correlation between the two variables. Thus, the hypothesis set is accepted.

Grit is a non-cognitive trait which can be understood in terms of an individual's perseverance towards his/her long-term goals. A gritty individual can be described as someone who endures in efforts toward meeting goals despite a lack of instantaneous fulfillment; despite disappointment and hardships; and in the face of obstacles and challenges.

As individuals grow, dealing with life situations aid in their growth and they develop their ideals and role models. They are matured enough to formulate the long-term goals of life and are passionate about attaining those goals. Although, as yet in their adolescence, a sense of direction in life is present which helps direct them to the goals that they need to pursue in life; what they wish to achieve, where they wish to reach, what path would they like to take to achieve it is all set in their mind. Contrary to the previous generations, who were dependent on the adults of their family to help choose their life path; the youth today have many resources available to them to help them take an informed decision. Not only has awareness increased in the students and their parents; internships are available to help them explore the world of work; the internet also provides a rich source of vocation-related information. Assuming responsibility at this age is instrumental in forming a stable self-image and establishment of self-efficacious feelings.

Carl Rogers belonging to the humanist tradition in his theory of self-concept posited that an individual's belief about his own self can influence his/her behaviour. Rogers' conception of the self as composed of the real and the ideal self leads to congruence in personality. He believed that when a person's ideal self is consistent with his actual experiences, he is in a state of congruence; otherwise incongruence, an undesirable state, prevails. As humans have a tendency to remain in or achieve a state of congruence, it is expected that they work towards integrating their real and ideal self. As an individual gains skills and integrates learning from various life experiences, he develops a more self-efficacious view of the self. And when one is aware of all that one can

achieve, he would exert more efforts to complete that in spite of the obstacles present; hence, displaying higher levels of grit.

All variables pertain to goal attainment, grit is about achieving the goal; self-efficacy is about the belief in one's ability to achieve the goal; resilience is the ability of an individual to move past hurdles to achieve his goals; and optimism is the belief that the outcome of an action will be positive. This involves attentiveness and introspection by the individual. Those exhibiting high levels of self-efficacy set challenging goals and maintain commitment towards them, any failure only serves at them intensifying their efforts at winning. Those resilient will fall, get up, brush themselves, get back in the field and achieve what they set out to do, albeit through a different path. Those optimistic display faith in things ending up right, even if they are not going right during the process. Thus, the observed result is as expected.

Depression is characterized by experiencing a lack of interest and pleasure in activities that previously provided satisfaction, lack of energy to deal with even daily/routine tasks, inability to concentrate, feelings of worthlessness or excessive guilt. Whereas, grit is characterized by a zeal for achieving what the mind has been set to. A gritty person shows sustained efforts towards the achievement of his goal, however slow-moving the progress. Gritty individuals show intrinsic motivation; he may be disheartened at a point, but he never stops in the pursuit of his dream. Regan et al. (2013) remains another significant study which has examined grit and depression. Both the states are opposing in life force and, hence, the observed relationship is expected.

Anxiety and stress are characterized intense feelings of unease, worry and fear experienced when the situation ahead is unpredictable or seems to be insurmountable. Elevated levels of anxiety and depression have been associated with increased occurrences of physical disease, relationship troubles and cognitive issues (Nutt, 2004). And lessened symptoms of the same indicate towards higher levels of well-being, optimal psychological functioning and experiences (Ryan & Deci, 2001). Subjective well-being, the cognitive and affective assessment of an individual's life (Diener, 1994), remains a key approach within the hedonic paradigm of well-being and grit has been observed to relate to components of subjective well-being (Singh & Jha, 2008). Well-being used to occupy a significant position under the aegis of philosophy and has only recently started to influence the realm of science. The methods and approaches to improve the quality of life has become a major concern of the health industry, providing a spotlight not just for physical fitness, but on psychological health also.

Although, the study was not aimed at establishing the cause-and-effect relationship of grit with the other variables, it could be established that high levels of grit would correspond to lower levels of stress, anxiety and depression. Establishing a cause-and-effect interaction may aid psychologists as well as educators to help the young generation develop protective mechanisms against stress, anxiety and depression, the most pressing psychological issues in the youth at present. The youth are seemingly losing the ability to cope with any form of stressful situations which is highly detrimental not only for the individual and his family, but also to the society at large. The focus for all health professionals should remain trying to induce a more positive frame of reference in all individuals. The positive psychology movement also aims at achieving the same. Although neurotic and psychotic symptoms can't be negated, laying the foundation of imbibing the positive traits at a young age should remain the major concern for all to help develop a more well-rounded personality.

The study was undertaken to gain better understanding of the relationship of grit with self-efficacy, stress, anxiety and depression. The analysis was done through Pearson's Product Moment method of correlation which indicated grit to have a positive relationship with self-efficacy, optimism and resilience as well as a negative correlation with depression, stress and anxiety. These results indicate that having high levels of grit may aid an individual to combat excessive or negative stress, anxiety and depression as well as become better acquainted with one's abilities and provide a new avenue for optimal development of personality.

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WASTE WATER MANAGEMENT IN GARDEN REACH AREA UNDER CALCUTTA METROPOLITAN DEVELOPMENT AUTHORITY OF WEST BENGAL, INDIA

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ABSTRACT

The river Ganga, the life-line of millions of people, has over the years been subjected to indiscriminate pollution from untreated sewage, industrial effluent, residues of agricultural pesticides and insecticides. Recognising the magnitude of the problem and realizing the importance of water quality as a cardinal element of river management, an Action plan was taken up in February 1985. The initial thrust was to achieve immediate reduction of pollution load from domestic waste water in 25 class-I cities located on the river bank in West Bengal, Bihar and Uttar Pradesh. Garden Reach-South Suburban (west) is a part of 15 such class-I towns covered under the first phase of Ganga Action Plan in West Bengal. The GAP schemes for Garden Reach-South Suburban (West) were executed by CMDA with active cooperation of Calcutta Municipal Corporation.

Keywords: Sewage, Treatment Plant, GAP, CMDA, Garden Reach

INTRODUCTION

Sewage treatment is the process of removing contaminants from Municipal waste water, containing mainly household sewage and sum industrial waste water. Physical, chemical and biological processes are used to remove contaminants and produce treated waste water that is safe enough for release in to the environment. A by- product of sewage treatment is a semisolid-waste or slurry, called sewage sludge. The sludge has to undergo further treatment before being suitable for disposal or application to land.

The terms sewage treatment plant is now a day's often replaced with the terms waste water treatment plant or waste water treatment station. Foremost cities, the sewer system will also carry a proportion of industrial affluent to the sewage treatment plant which has usually received pre-treatment at the factories themselves to reduce the pollutant load. If the sewer system is a combined sewer then it will also carry urban runoff to the sewage treatment plant. Sewage water can travel towards treatment plants via piping and in a flow aided by gravity and pumps. Sewage can be treated close to where the sewage is created, which may be called a "centralized" system or even an "on-site" system (in septic tanks, bio-filters or aerobic treatment system). Alternatively, sewage can be collected and transported by a network of pipes and pump stations to a municipal treatment plant. This is called a "centralized" system.

Our earth is surrounded by 70% of water. Out of which only 2.5% is fresh water. 70% of this fresh water is frozen in Antarctica and Greenland. Therefore, only 1% of water is available for our usage. We use water in our daily life for almost everything such as cooking, washing, bathing, toilet, etc. If we recycle water for these purposes, demand for fresh water can be reduced. Therefore, it is important to treat sewage and re-use this treated effluent for washing, floor cleaning, etc.

AN OVERVIEW OF THE BASIC PROCESS OF SEWAGE WATER TREATMENT PLANT

The sewage waters travel to the sewage water treatments plants through pipe and pumps. The sewage in the sewage water treatment plant under goes the following basic process.

Anaerobic sewage Treatment

The sewage is partially decomposed by the anaerobic bacteria in the tank without air. This causes the organic matter to reduce to methane, carbon dioxide, hydrogen sulfide, etc. This treatment is used to treat organic waste and sludge as it provides huge capacity and greatly reduces the input material to a large extent.

Aerobic Sewage treatment

In this procedure, the pollutants are digested by the aerobic bacteria. In the sewage water treatment plant air is constantly supplied to the bio-zone. The modern-day, aerobic sewage plants make use of natural air currents. This process eliminates the pollutant and odors by providing complete oxidation and absorption of organic pollutant and matter into carbon dioxide, nitrogen and water. The treated affluent is thus pollutant free and can be discharged for use.

The conventional sewage water treatment plant includes two to three stages namely the primary, secondary and tertiary treatment. Before the process begins rage sanitary items, cloths, etc. are removed from the municipal sewage works.

Primary Treatment

In this process, the effluent or the sewage flows through huge tanks called the primary sedimentation tanks. In this tank, the sludge settles down while grease and oil float on the surface and are removed. These tanks have scrapers that continuously push the sludge that is collected, towards the hopper in the base of the tank. It is then pumped for the sludge treatment.

Secondary Treatment

In this process, the biological waste from the human waste, soap, food waste and detergent are substantially degraded. Most of the municipal sewage water treatment plants treat the sewage that is settled through the aerobic process. The effluent after the primary treatment has dissolved biological matter. This is then converted into cline water by making use of the bacterial and water borne aerobic microorganisms that observe the pollutant.

Tertiary Treatment

This is the final stage of filtration where the effluent is treated further to its best quality before being discharge to the environment. Sometimes the effluent from the secondary treatment is not clean enough. More than one tertiary treatment process may be used at any treatment plant. If disinfection is practiced, it is always the final process. It is also called effluent polishing.

Sludge Treatment

The sludge that is accumulated in the treatment is further treated and disposed of in a safe manner. The sludge is passed through thickeners that dewater it. This sludge is then transported for disposal in a landfill or used for agriculture.

The core component of Ganga Action Plan for abatement of pollution from domestic waste water in Garden reach-South Suburban (west) areas:

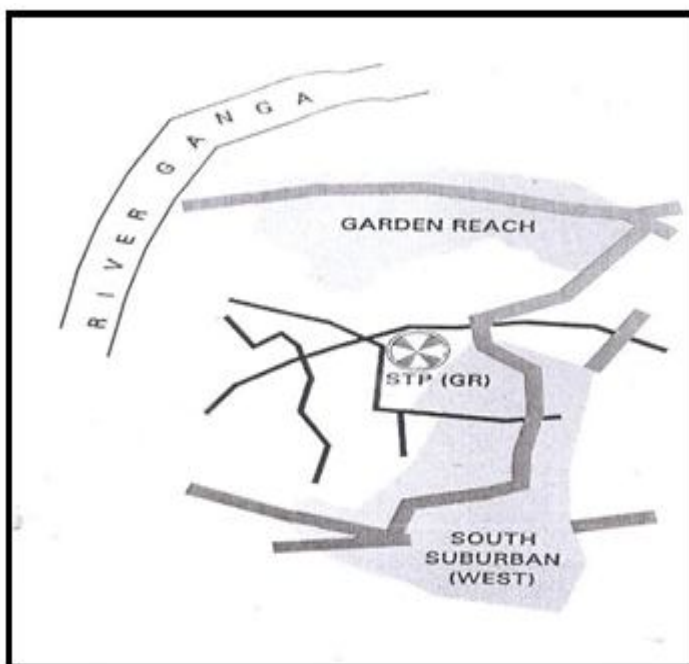
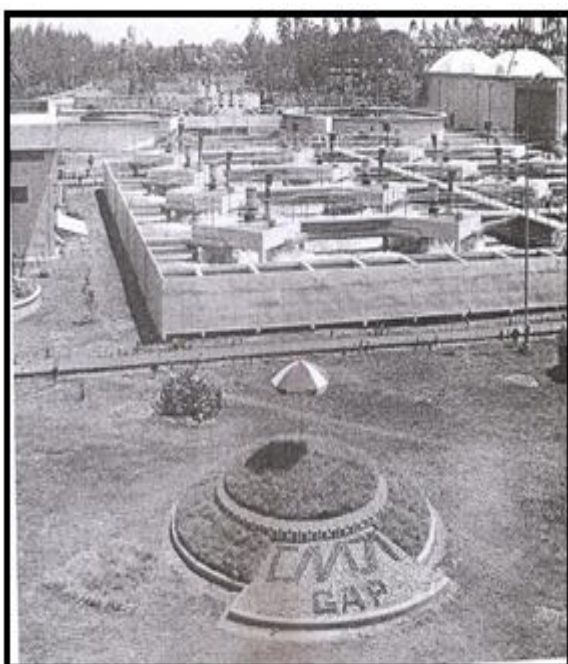
The core component of Ganga Action Plan for abatement of pollution from domestic waste water is Interception, Diversion and Treatment (IDT) scheme. The salient features of the IDT Scheme as adopted for Garden reach-South Suburban (west) areas are as follows:

Interception

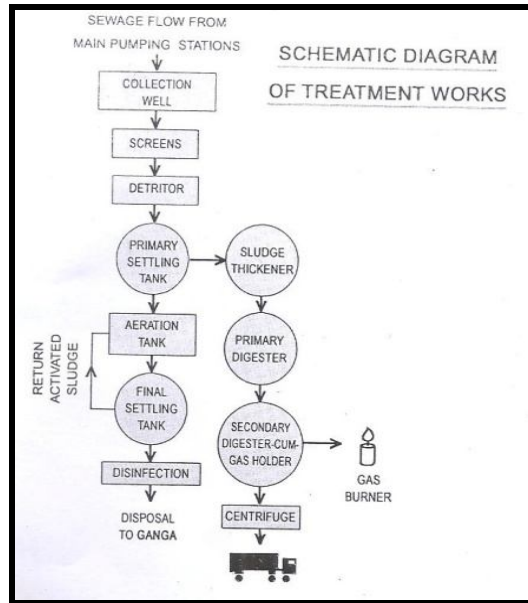
The waste water flowing to the river Ganga through major municipal drains is arrested by suitable interception structures.

Diversion

The intercepted flow is then diverted through gravity sewers and four lifting stations to two Main Pumping Stations (MPS) from where the collected sewage is pumped to the Treatment Plant.



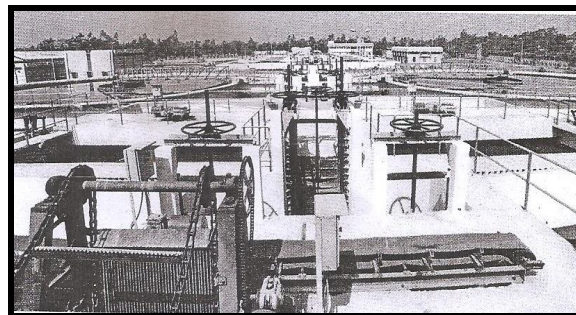
Treatment: At the treatment plant raw sewage is received in a collection well wherefrom it flows by gravity to various treatment units for treatment.



Schematic Diagram of Treatment Work

1. SCREENING

The first treatment operation is the removal of rags, paper and large solids from the sewage flow by raked screens.



Detritors

2. GRIT REMOVAL

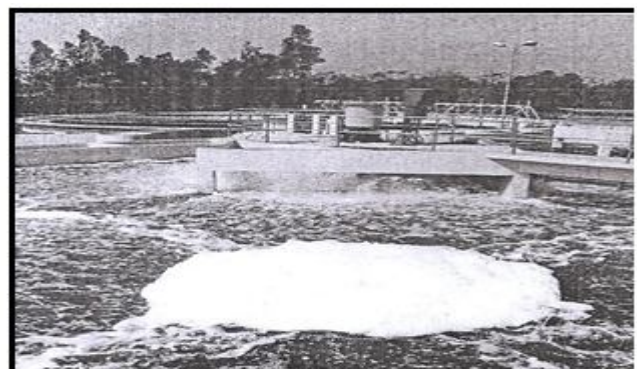
Grit and sand from street washing are then removed from the sewage by controlled settling in the Detritors.

3. PRIMARY SEDIMENTATION

The sewage is next passed through Primary settling tanks which allow the solids to settle on the floor. These solids are known as raw sludge. Scrapers sweep the sludge to a controlled outlet from where it is fed to the sludge thickeners



Primary Settling Tanks



Aeration Tank

4. BIOLOGICAL TREATMENT

The settled sewage now flows into an Aeration Tank. Here it is mixed with a biologically active sludge and aerated using mechanical aerators. This mixture takes about five hours to flow through this tank and is then passed to then pass to the Final Settling Tanks.

5. FINAL SETTLING

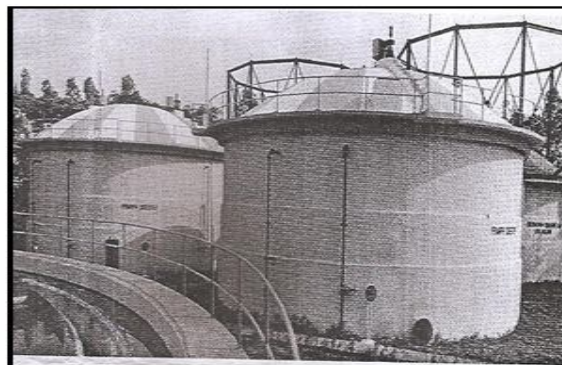
The mixed liquor then flows to the Final Settling Tanks where most of the remaining impurities are removed by settling. The almost clear effluent, conforming to the prescribed standards, is then passed through the chlorine contact tank for disinfection and discharged finally to Ganga. Part of the sludge from settling tanks is recalculated to the aeration tank for achieving the required operational efficiency.

6. SLUDGE DIGESTION & DISPOSAL

The thickened sludge from the Thickener is pumped to the two stage sludge Digesters. The digested sludge is dewatered by Centrifuges and then disposed as manure.



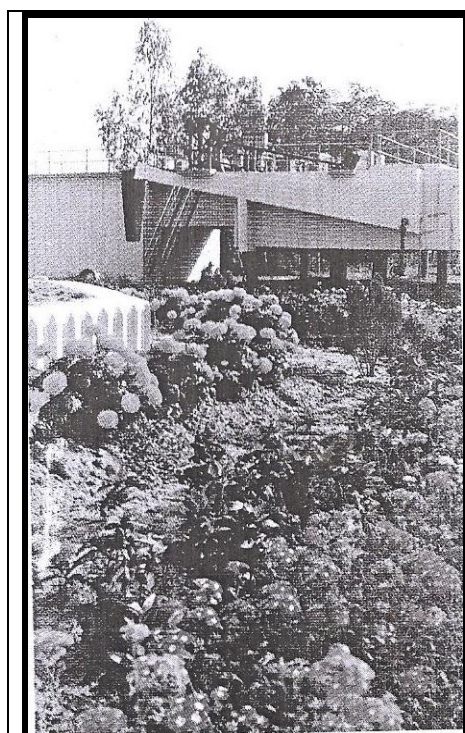
Sludge Thickener



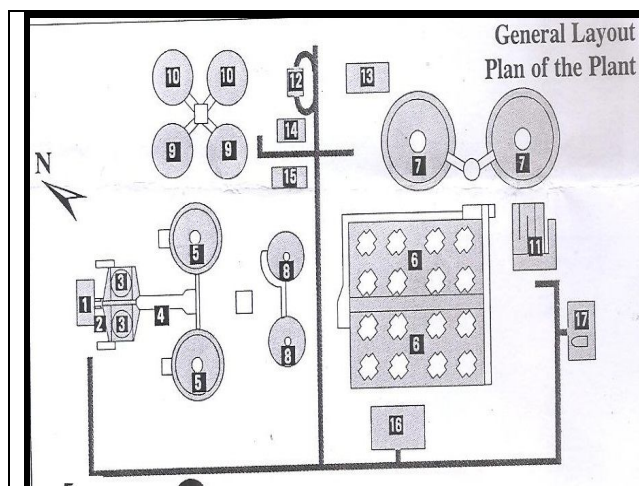
Digesters

Inlet Chamber of Plant

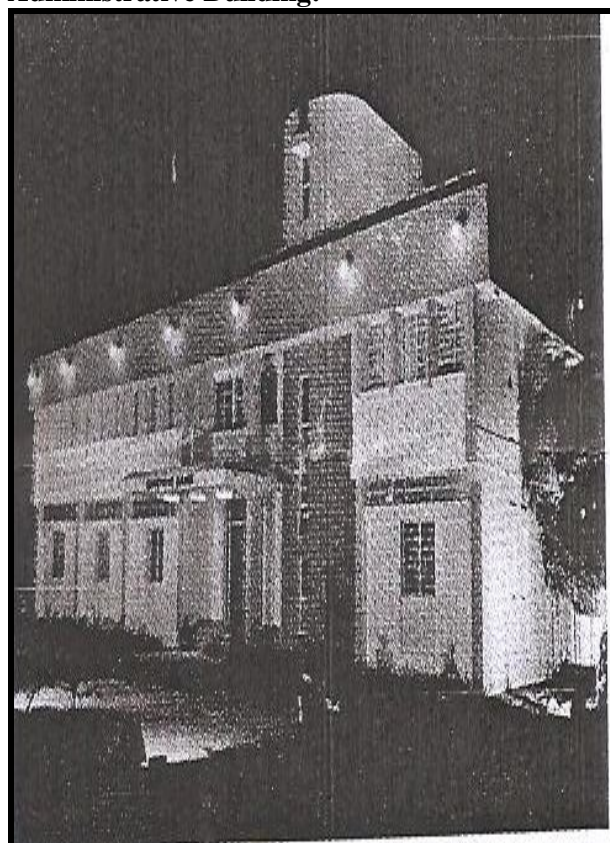
GAP at a glance



WEST BENGAL	GARDENRECH-SOUTH SUBURBAN (WEST)
No. of towns covered : 15	Command area:27.925 Sq. km
DETAILS OF SCHEMES	Population Covered: 9.18Lac.
1) Low Cost Sanitation : 22	No. Of SCHEMS IMPLEMENTED
2)River front development : 24	1)Sewage I&D :1
3) Electric Crematoria : 17	2) S.T.P. :1
4) River Traffic : 1	MAJOR COMPONENTS
5) Sewage I & D : 31	1) Gravity Sewer : 17.90Km.
6) S.T.P. : 15	2) Force Main : 4.04Km.
TOTAL NO. OF SCHEMES :110	3) Pumping Station : 6
1)Single Toilets :21662	4) S.T.P. : 1
2)Community Toilets :2458	
3)Development of Ghats :75	
4) Bank Protection :6Km	
5)Electric Crematoria :20	
6) Sewer line : 175km.	
7) Pumping Stations : 72	SANCTION AMOUNT : Rs. 27.62Crs.
8) S.T.P. : 19	
SANCTIONED AMOUNT : 182Crs.	



Administrative Building:



➤ Entrance

1. Inlet chamber	11. Chlorine Contact Tank
2. Screen Channel	12. Centrifuge
3. Detritor	13. Sludge Storage Shed
4. Parshall Flume	14. Pump House Control Room
5. Primary Settling Tank	15. Combined Sludge Pump House
6. Aeration Tank	16. Electrical Sub-Station
7. final Settling Tank	17. Administrative Building
8. Sludge Thickener	18. Elce control Room
9. Primary digester	
10. secondary digester cum Gas Holder	

General Layout plan of the Plant

CONCLUSION

Sewage treatment to a city is as important as kidneys to a human being. If the waste is not treated properly this things can happen. Ground water sources would be affected with untreated sewage in to river and sea. They seep into the underground polluting drinking and bathing water.

Communicable diseases will be on the high as rivers would be running with sewage. For example, when there was a flood in Chennai recently, sewage entered people’s homes and caused some serious trouble to residents. This happened because of improper and lack of solide and sewage treatment. The open ditches still exist in majority of India, including metropolitan cities, they are the breeding grounds for deadly disease causing mosquitoes. Segregation of sladge is a very good way to generate methane – it can be burnt for energy. It is time we started treating every drop of sewage in our cities to prevent nationwide dialysis.

ACKNOWLEDGEMENT

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RETAINING SELF – IDENTITY IN CULTURAL AMBIVALENCE

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ABSTRACT

Culture is one of those aspects which are widely discussed by the intellects of various fields. Culture is defined in various ways and they prove to be correct when analyzed through the respective fields. Culture in its general term can be described as the set of instructions regarding the social behavior, habits, religious practices and manners. In the wider meaning culture is a way which makes man different from other animals or culture is a set of rules to make man an eligible social animal. Culture is widely studied as it is often defined as the way of life or it is the identity of human beings like the religion he belongs or his national identity and it is true as we find it in works of many respected authors and it also a proven fact by anthropologists and sociologists. When we study culture we come across the fact that culture is flexible or moldable due to the trends in the society. Culture do implies the changes due to the emergence of the change in the society or for the comfort of the society. We also see that a culture of a particular society or state can get influence of other cultures and adjust some particular practices of that culture in it without disturbing its own self. India is one of those states which have gone through such cultural changes. R. K. Narayan is one of the initial and most famous Indian English writers. He has written the novels in such manner that they created a keen interest in the English audience as well as the native readers. Malgudi Days is the best example of it. We find many cultural elements in his work which depict Indian identity. In one of his work titled 'Swami and Friends' we can see the particular imagery as how the protagonist character has retained his identity though living in the colonized or ambivalent culture. This paper will be lighting on how the retaining of self in the ambivalent or colonized culture has been depicted through the analysis of the major character named Swami.

Keywords: Culture, Religion, National identity, Imagery, Colonized, Ambivalent.

INTRODUCTION

Culture is a set of rules or the practices in the habits, behaviors, manners, and some other aspects which are made do maintain a particular decency. The origin of culture can't be traced easily but it is said that it started with the man being intellect. Man with his intellect stated to follow particular way of leading life. He started to find out the way or we can say the manners through which he can make himself an eligible social animal. We can say that the culture started as the habits and way of behavior which were carried by one generation to other generation. Culture was developed by the hegemony either political or social, like a father in any society is a dominant person and the things he follows, believes, and practices are often followed by the next generation. This also justifies that the culture is something which is cultivated. Culture is transmitted from one generation to another as well as one group to another. The culture of any particular state is not a single element it in fact is an amalgamation of several different cultures within the state. A culture of a particular state is formed collectively of the cultures of the particular groups of the societies. Cultural studies is one of the most respective disciplines in the world as the culture is not just a set of rules transmitted from one generation to another but it also is a identity of a particular person. Culture is often expressed by the factors like arts, music, dance, food, religion and language. One can easily find out the caste, community, religion or region of a Particular person depending upon the above factors or through the culture depicted by any of those factors. India is a country where we can find thousands of cultures. A culture in India changes from one region to another even if they are inter- related or nearby. India has been colonized by many empires and each empire has left one or the other impact on the cultures in India, but India has impressed almost all the other states of the world by its unique character of adjusting the alien cultures in it but yet retaining its own identity, history, and age old originality. From the day men and the women in the world started to see the culture through their intellectuality or intellectual power we find many questions raised on the cultures of Indian societies. The questions were justifiable as they were about the identity of sex, caste and class in the society. The Indian culture and even the democracy by some modification have tried to resolve these problems. But in today's world we find a threat on almost all the cultures of the various states. The threat of modern culture or what is known as pop culture as it affecting the culture in the name of freedom. The popular culture is being justified as the way to a proper freedom, but as many sociologists say and oblige it is the way bringing back the human to be called as uncultured. The popular culture may though provide the freedom of choice but at the same time it makes a man away from humanity and turns himself to be materialistic. Modernity or change in the culture must take place for the comfort or betterment of societies but it must not disturb the culture completely which is an identity of a person.

Culture v/s modernity in India: It is said as the modernity in India is brought by the Europeans which may stand true in some aspects but when it comes to the culture India has been modeling its culture even before any European entered the state. There were no major changes due to the hegemony of caste system but some major changes took place only after the colonization and mainly with the establishment of educational institutions and education of some mainly known social reformers. English language has proved to be a gift of colonizers to resolve some major cultural conflicts. India adopted the modern views in its culture to justify the classes and the sexes. In today's India we see the misinterpretation in adopting the modernity in the culture. The societies in India are bowing their heads completely to the modernity and are losing their age old identity. The psychology of the minds of Indian societies has changed towards making money or earning fame in the world from maintaining the proper relationship with their neighbors. The knowledge of adjusting with the modernity but yet to maintain the originality has become the essential guidance to be provided, and it is possible only through the education. The Indian authors should create such works which can be helpful in the attainment of such goal instead of exaggerating some fictions.

R. K. Narayan and 'Swami and Friends': R. K. Narayan is considered as one of leading figures of early Indian English literature. He is the one who made India accessible to the people in foreign countries; he gave unfamiliar people a window to peep into Indian culture and sensibilities. He is remembered for his glorious contribution to the Indian English Literature. Narayan has won accolades for his literary work: Sahitya Akademi Award, Padma Bhushan, AC Benson medal and honorary membership of the American Academy of Arts and Literature Padma Vibhuhsan etc. Swami and friends is one of his most considerable works. It depicts the culture of Colonized India or the impact of the colonizers culture on Indian culture. In the story Swami is a major character studying in a missionary school, a youth who is self centered with childish concerns like finishing the homework on time. Ebenezer is a character who plays the role of one of the school members who teaches the scriptures of the Bible. His insults done to the non Christian students are felt as the threat by Swami on himself and his typical Indian values. In a particular scene Swami's father plays a role of protector of Swami which ironically represents him as the protector of Indian values. The story though revolves Swami and his friends it shows many scenes in which upholding the Indian values and culture has been portrayed .one of those scenes is the scene where after moving out of the missionary school Swami has joined the boarding school and soon he gets into the protest of Indian freedom and burns his cap when someone says that it is made of European material. Here what exactly the writer is trying to portray is the concept of the nationalism as the culture of India. Swami and Friends is not just a story about the friendship but is an indication of the friendly nature of the Indians which is a common factor in almost all the cultures within the state.

Example of retaining self- identity in an ambivalent culture or the proper way of adopting the other cultures without disturbing the originality of one's self culture through 'Swami and Friends':



On the picture next to the front page of the novel we see Swami in the middle surrounded with his friends. When we analyze the particular character with his appearance we can see how skillfully Narayan has portrayed the theme of how to adjust the alien culture in the culture of one's self. We can see the character wearing an

Indian shirt on which a Blazer is worn and underneath he is wearing the Dhoti and at the top he is wearing an Indian Made cap. This image itself represents that the other culture or the modernity in suppose to be adjusted somewhere in between where it's needed but at the top you will keep your own culture which is your own identity which comes from the root. Narayan is such a skilled writer who depicts such vast information through sketching a simple youth character in his novel. Narayan's way of thinking should be a guideline to the contemporary writers to maintain their identity instead of being the followers of alien cultures and representing them as the modern Indian Culture.

Conclusion: It is a proven fact that culture is an indivisible part of one's identity. In order to maintain the originality or to retain self identity it is essential to celebrate one's own culture. Changes in the culture are essential for healthy society but at the same time upholding self's culture should be the major concern. With the above explanation it can be clearly seen that how the adjustment of other cultures along with maintaining one's own identity can be possible. Thanks to R. K. Narayan who has ironically put up such a message in the imagery of major character of Swami and Friends.

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Books

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RECENT TRENDS IN INDIA'S EXTERNAL DEBT AND ITS INDICATORS

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ABSTRACT

This paper analyzes the recent trends of India's external debt and its relative indicators. It tries to study the trends in external debt to GDP ratio. It evaluates the gross total external debt which is increasing at increasing rate reaching to 529.7US\$ billions in 2018. India's external debt is a wide topic comprising of many elements therefore this paper analyzes the composition of India's external debt indicating few major components of it. This paper also examines some of the major concerns related external commercial borrowing. In the final segment of the paper it evaluates the trends in interest payments done by central government of India and India's debt service ratio. Along with analyzing the trends this paper tries to provide the implications of this trend on Indian economy and its different sector.

I. INTRODUCTION

Every nation's main concerns in their economic policy are to improve the standard of living of its citizens and it can be achieved through promotion of investment and the faster economic growth. For faster economic growth and investment nation needs resources and most of the developing countries have lack of resources and this forces the developing countries have to borrow from other countries. This is indeed one of the constraints faced by most developing countries. They do not have enough resources; therefore, they have to incur external debt (borrowings from external sources) as a channel to spur economic growth. Gross external debt, at any given time, is the outstanding amount of those actual current, and not contingent, liabilities that require payment(s) of principal and/ or interest by the debtor at some point(s) in the future and that are owed to non-residents by residents of an economy [1].

External debt refers to the amount owed by one country to outside agencies, institutes and foreign governments. All countries including India have considerable external debt. External borrowing is beneficial to finance countries fiscal deficit, economic growth to come out of crises if this debt is utilized efficiently and in a well-directed manner [2].

External borrowings also have some bad effects as huge amount of foreign exchange reserves are spent on servicing these debts which leads to devaluation of domestic currency and further increases deficit in Balance of payment. When the government spends a significant portion of its resources towards the payments of foreign debt it reduces the government expenditure to that extent which otherwise would have been spent for public welfare schemes [3].

II. OBJECTIVES

1. To examine the trend in India's external debt to GDP ratio.
2. To study the trends of India's gross total external debt.
3. To analyze the composition of India's external debt in 2018.
4. To understand India's major concerns related to external commercial borrowings.
5. To project the trends in interest payments by central government of India.
6. To showcase the trends in India's debt service ratio.

III. METHODOLOGY

To examine the trend of external debt of India and its implication on Indian economy the data is collected from different secondary sources. Secondary data on external debt and its various components, spanning from 2009 to 2018 are collected from the Handbook of database on Indian economy from the Reserve Bank of India (RBI) and the Ministry of Finance, Government of India. The data related to various indicators and composition of India's external debt is compiled from various issues of External Debt Status Reports, Press release of RBI and Ministry of Finance, Government of India. To analyze the trend of external debt and its indicators statistical tools like pie charts, bar graph, column graphs and trend lines are used to make pictorial presentation of raw data.

IV LITERATURE RIVIEW

External debt as a tool to promote economic growth had been one of the prominent topics of debate among economists. Neoclassical economists argue that external debt is one of the important sources of capital for a country; accordingly it has positive impact on investment and the economic growth. Some economists contradict this view; they consider external debt as one of the factors hampering economic growth. In support of their view they describe the problems associated with external debt, e.g. problem of debt accumulation, debt sustainability, inability of a country to meet debt obligations, inability of a country to raise foreign loans in its own currency etc.

Eichengreen, Hausmann, Panizza and Rigobon (2003), were of the view that accumulation of external debt particularly in developing countries like India may lead to problem of original sin. Original Sin (OSIN) refers to the inability of developing countries in raising foreign loans in their own currencies, which in turn results into excessive foreign borrowings, and increases vulnerability during the phases of crises [4].

Mehernosh B and Hatim F. Kayumi, examined that total external debt of India increased significantly at CAGR of 11.799% from 1990 – 91 to 2012 – 13. India’s Current Account Balance has a strong positive relationship with External Debt, Long Term Debt and Short Term Debt. This further indicates that rise in current account deficit puts additional pressure and results in increases the amount external borrowings of India (both long term as well as short term debts) [5].

V. TRENDS IN INDIA’S EXTERNAL DEBT TO GDP RATIO

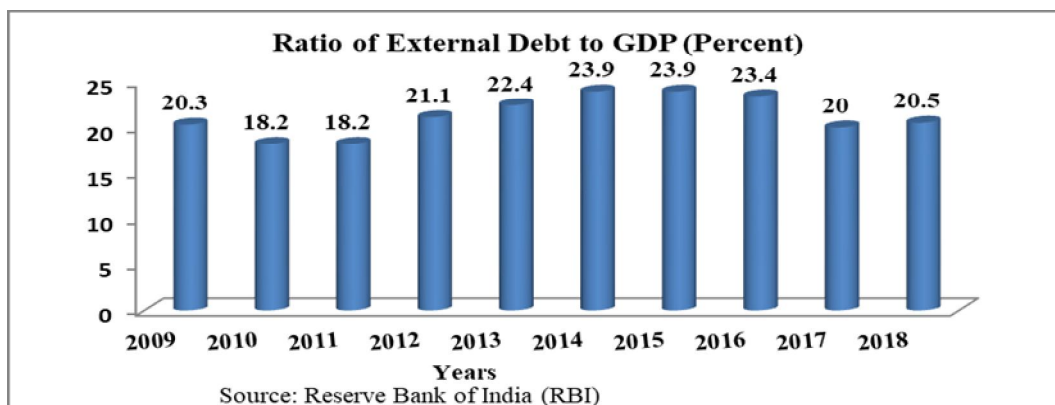


Figure-1: Ratio of External Debt to GDP (Percent)

The above figure indicates India’s external debt to GDP ratio for the last 10 years. India’s external debt accounted for 20.5% of countries nominal GDP in 2018, compared with the ratio of 20.0% previous year i.e 2017. External debt to GDP ratio is a useful tool for investors and economist to predict the country’s ability to pay off its external debt. A high ratio means India is not producing enough to pay its external debt and low ratio means India is producing plenty of economic output so that it can easily pay off its external debt. From the above figure it can be observed that during 2010 & 2011 the ratio was lowest at 18.2%. In 2014 & 2015 experienced highest growth in ratio up to 23.9%. If we compare India with other top five largest economy of the world i.e. U.S – 97.6%, China-14%, Japan- 74.4 %, Germany- 140.5 %, France-210.8% (World bank).India has a positive fact to cherish that its external debt to GDP ratio is relatively lower. The nations like Germany and France are slowly getting into the external debt trap.

VI. TRENDS IN INDIA’S GROSS TOTAL EXTERNAL DEBT

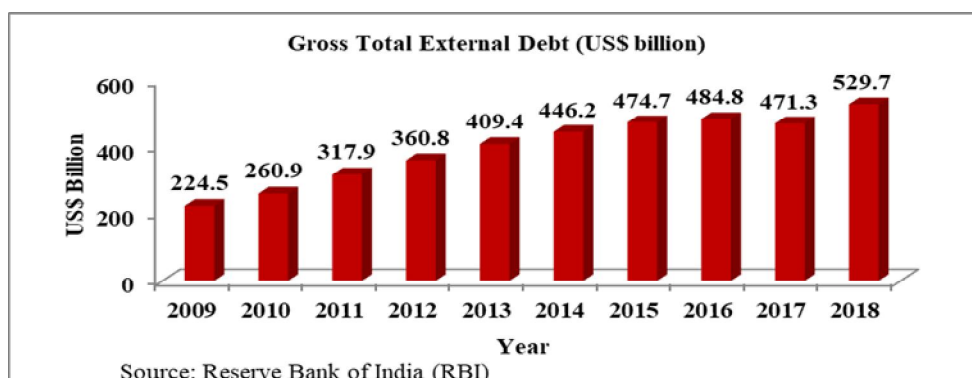


Figure-2: Gross Total External Debt (US\$ billions)

The figure no 2 analyses the trend in India's gross external debt for past 10 years. The data indicates that there has been tremendous increase in the gross external debt from 224.5 US\$ billions in 2009 to 529.7 US\$ billions in 2018 showcasing the growth rate of 136% in the last 10 years. The increasing trend is a major concern for the Indian economy. The critical point is India's external debt witnessed an increase of 12.4 per cent in 2018 as compared to 2017; the major reason for the increase was commercial borrowings, short-term debt and non-resident Indian (NRI) deposits. The increase in the magnitude of external debt was partly due to valuation loss resulting from the depreciation of the US dollar against major currencies.

VII. COMPOSITION OF INDIA'S EXTERNAL DEBT IN 2018

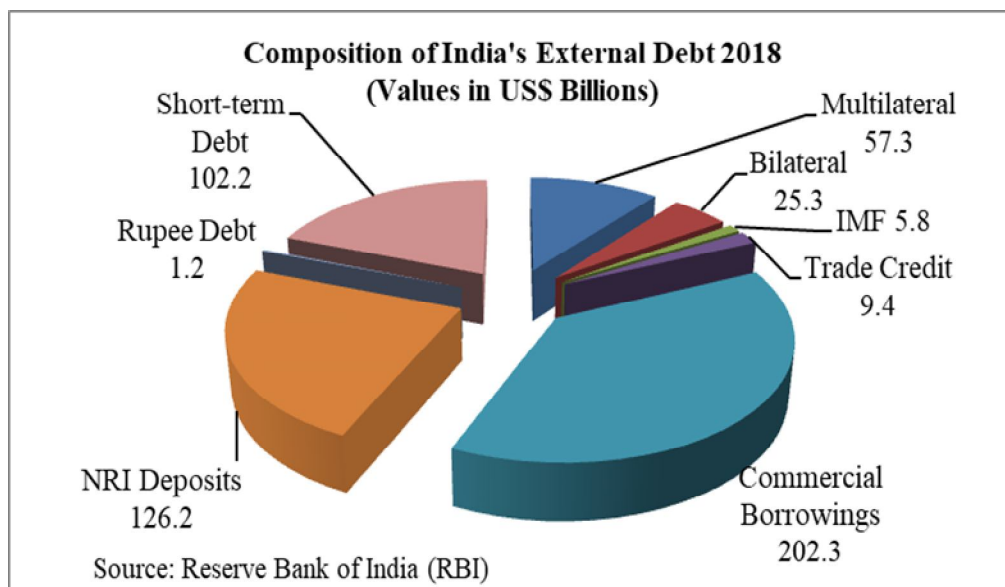


Figure-3: Composition of India's External Debt 2018

The figure no 3 explains the composition of India's external debt for the year 2018. The major component is Commercial borrowings with 202.3 US\$ billions flowed by NRI deposits of 126.2 US\$ billions and short-term Debt accounts to 102.2 US\$ billions. These three components contribute 81.31% of the India's total debt for the year 2018. Commercial borrowings are the main reason for the increasing trend in India's external debt and this is critical problem for Indian economy and commercial sector. Commercial borrowing in simple terms is the borrowings by Indian firms and companies from nonresident lender in terms of foreign currencies.

VIII. INDIA'S MAJOR CONCERNS RELATED TO EXTERNAL COMMERCIAL BORROWINGS

As the above section explained that India's external debt is dominant with commercial borrowings i.e External Commercial Borrowing (ECB) and this increasing trend poses a major concern to the Indian economy in the following ways.

a) Increasing International benchmark interest rates eg. London Interbank Offered Rate (LIBOR)- Higher the International benchmark interest rates greater will be the burden on Indian firms and companies to repay the interest.

b) Depreciation of Indian Rupee – When depreciation of Indian rupees takes place it reduces the value of rupees with respect to other foreign currencies and in case of external borrowings the borrower has to repay the debt in foreign currencies so now Indian borrower has to pay more rupees due to depreciation.

c) Lack of Natural Hedging- Natural hedging can be defines as the foreign currency earnings of a firm that can pay off its repayment cost of external borrowings. If the foreign currency earnings can meet the repayment cost of external borrowings it is called natural hedging (Foreign Currency earnings = cost of repayment of external borrowings). If we see the Indian companies and firms current scenario who has borrowed money from abroad, majority of the company's balance sheet shows negative or very low levels of foreign currency earning which indicates lack of natural hedging.

d) Outflow of capital and less foreign investments- as India has borrowed huge amount of money from carry trade it is bound to happen that there will be a capital outflow will take place in the form of repayment and interest amount. At the same time if International interest rate increasing than many investors will withdraw their money from Indian market and Indian market will be not so attractive to for investment which will reduce FDI and FII.

IX. TRENDS IN INTEREST PAYMENTS BY CENTRAL GOVERNMENT OF INDIA

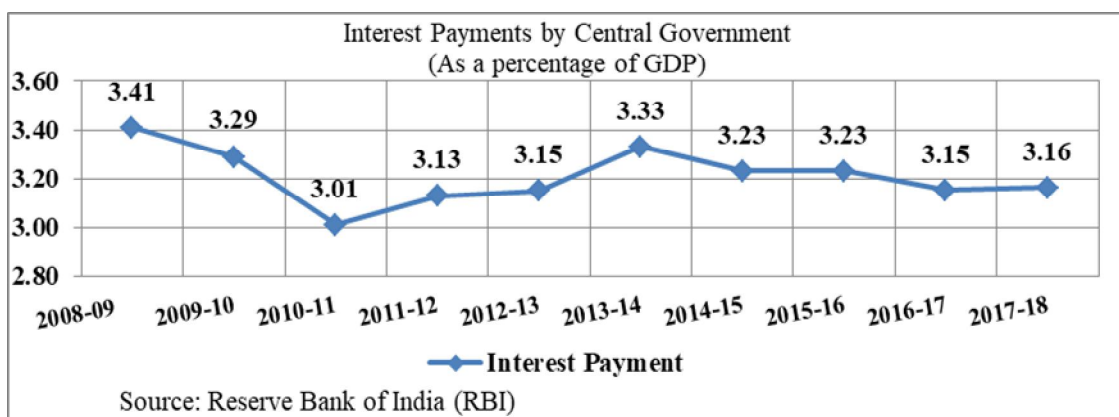


Figure-4: Interest Payments by central government

The above figure explains the trends in interest payments by central government as a percentage of GDP. It is observed from the trends that financial year 2008-09 experienced highest interest payment as 3.41% of GDP thereafter showcasing a declining trend. The above data signifies that how much amount does central government spending as a interest on borrowings of central government. The last 10 years statistics implies that India central government is paying on an average of 3.21% of its GDP as interest payments.

X. TRENDS IN INDIA’S DEBT SERVICE RATIO

In terms of economics and government finance debt service ratio is the ratio of debt service payments (Principal + interest) of a country to that country’s export earnings. The implication of this ratio states that lower the debt service ratio healthier will be a country’s international finance. Higher the debt service ratio indicates that country’s international finances are not healthier.

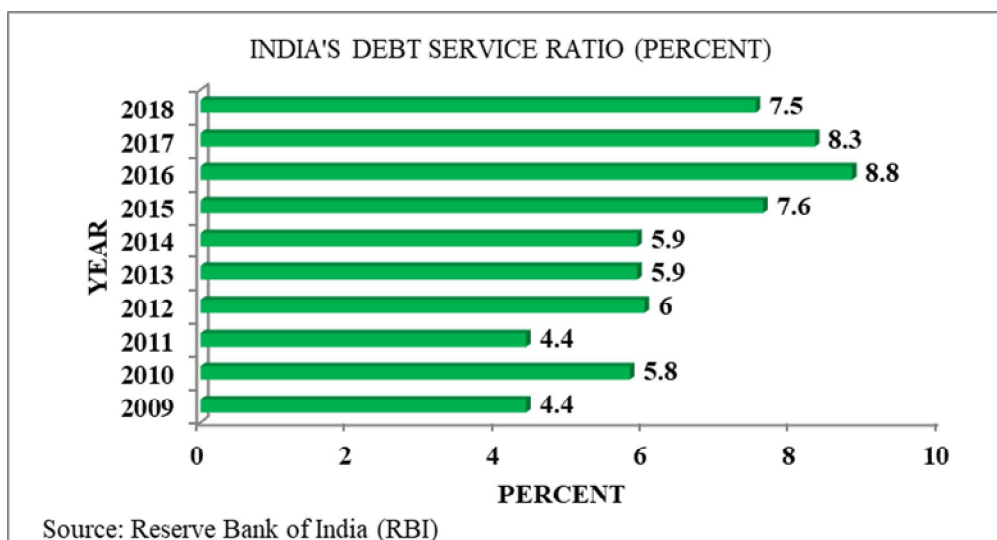


Figure-5: India’s Debt Service Ratio

The above figure indicates that initially in 2009 the debt service ratio was lower i.e 4.4%. Thereafter there has been a tremendous increase in this ratio during the year 2016 where it got doubled the value reaching to 8.8% followed by 8.3% and 7.5% for the year 2017 & 2018 this implies a negative aspect to the Indian economy.

XI. CONCLUSION

From the above study we can conclude certain facts related to trends in India’s external debts and its indicators. India’s external debt to GDP ratio for the last 10 years showcases increasing trend. India’s external debt accounted for 20.5% of countries nominal GDP in 2018, compared with the ratio of 20.0% previous year i.e 2017. The data related to gross total external debt indicates that there has been tremendous increase in the gross external debt from 224.5 US\$ billions in 2019 to 529.7US\$ billions in 2018 showcasing the growth rate of 136% in the last 10 years. The increasing trend is a major concern for the Indian economy. This paper also analyzes composition of India’s external debt for the year 2018 and the major component is Commercial borrowings with 202.3 US\$ billions flowed by NRI deposits of 126.2 US\$ billions and short-term Debt accounts to 102.2 US\$ billions. This paper evaluates India’s major concerns related to external commercial borrowings in

the form of Increasing International benchmark interest rates, Depreciation of Indian Rupee and Lack of Natural Hedging. The last 10 years statistics implies that India central government is paying on an average of 3.21% of its GDP as interest payments. India's debt service ratio is also increasing showcasing a negative aspect of India's international finances. Finally we can conclude that in overall India's external debts are increasing and it is increasing the burden of repayment of this debt on Indian economy. These increasing trends in external debts are expected to be worsening more with rising imports or crude oil, decrease in foreign exchange reserves, increasing fiscal deficit and continuous depreciation of Indian rupees.

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A CASE STUDY IN SUICIDOLOGY**Dr. Suchitra Naik**I/c Principal, Joshi Bedekar College, Thane

INTRODUCTION

The problem of suicide and especially, teenagers' suicide is impacting India in recent times. The phenomenon of suicide is essentially a mental health concern. As a counsellor, I could help a few of my teenage clients to overcome suicidal tendency and depression. The present research paper is based on one of the case studies during my practice, which is representative of suicidal cases. The research model is qualitative in nature and the tool used is of case study narration. The case study is presented on the backdrop of conceptual framework of mental health and suicidology.

THE CONCEPT OF MENTAL HEALTH

The positive dimension of mental health is stressed in WHO's definition of health as contained in its constitution: "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity." (Mental Health, 2018)

Like many other core concepts of any science, (matter in physics) even concept of mental health, mental disorders, are defined at various levels of abstraction. Mental health, mind mental disorders, sometimes do pose certain issues as far as their definitions are concerned. Hence it may be concluded that mental health is a prism concept having varied dimensions in it. Yet another interesting point is, though in the scientific theoretical paradigm, vivid, simple explanation or definition, is an issue yet, in practical life, in a given set of circumstances somehow people can understand and perceive the mental health component.

SUICIDOLOGY

Suicide basically means intentionally destroying oneself and is basically a complex behaviour. Similarly, every suicidal act or 'suicide' is unique. As such Suicidology tries to study this complex behaviour from various angles. The main intention of this science is prevention of suicides. As the name suggests Suicidology focuses on the scientific study of the phenomenon of Suicide.

One of the major challenges to an individual's mental health is the issue of suicide – self killing. Like any other mental issues, it is an extremely complicated phenomenon. Suicide, though ultimately private act, is a serious mental and public health issue. The French Novelist and playwright Albert Camus (1913-60) wrote it as, "the only truly serious philosophical problem". (Mayer, 2012)

The problem of suicide needs and can be understood from various dimensions. It is the province of public health, mental health, social health of biology, sociology, psychodynamics and religion. There is no single explanation or a theory of why an individual takes his or her own life, and yet we have considerable empirical studies to help us understand and predict suicide.

DIFFICULTIES IN STUDYING THE PHENOMENON OF SUICIDE

Any research on 'suicide', poses certain inherent problems. The real people who could throw some light on the psychodynamics are gone, so the only available sample for us would be people who have survived suicidal attempt. Hence, I choose to have a dialogue and counselling for the same survivors.

Yet another difficulty is that the social stigma is so high, that many a times attempts towards ending one's life are labelled as accident. Private hospitals are reluctant to disclose the information (for understandable reasons).

A close look at such acts reveals that though the act is directed towards self-destruction that is not the only motive behind this act. If it was not true, they would not have called out for help. Thus, according to Stengel this act is result of combination of at least two tendencies. One might be the urge to self-damage and possibly self-destruction and the other urge is to earn concern and love from the significant others in life. This very clearly suggests that the role of interpersonal relations cannot be ignored in case of attempted suicides. The urge to earn concern is sometimes negatively expressed as teaching a lesson to the significant others in life. To conclude, the investigation was conducted in the direction of following three questions,

- 1) Which are the empirical pathways which have led this youngster to the final act?
- 2) Were any pre-suicidal symptoms present?
- 3) In what state of mind, the person is now, after this episode?

EFFECTS OF ATTEMPTED SUICIDE

The impact of seeing death is generally very deep on the individual who attempts it. If directed positively through counselling, then it may bring about positive changes in the person.

However, sometimes the effects of attempted suicides may be mixed i.e. to say either it may lead to permanent impairment, long drawn hospitalization, a social stigma etc. But sometimes it may work as an adaptive strategy, i.e. to say as a catharsis of pent up distress or family may realize their mistakes, or a person henceforth may start getting counselling, medical and community help which has the potential to change.

A TABULAR PRESENTATION OF A CASE

Name	YK
Age Years	18
Sex	Female
Marital Status	Single
Religion / Caste	Hindu / Maratha
Day of attempt	May 10, 2017
Time	10 p.m.
Method adopted	Consumption of Rat Poison
Education	9 th Standard
Social Economic Status	Poor Class, Living in a Chawl
Employment	Helper in a beauty Parlour
Psychiatric Assessment	No severe or no significant or mental illness.

(The case was referred to me by a doctor from Lokamanya Tilak Municipal Hospital, Sion.

FAMILY BACKGROUND

YK is a very sweet and sober looking teenager. She lives with her parents and elder brother. Her elder sister is married, and her brother is employed. She has good relationship with her brother.

Her father is an alcoholic and does not look after his family and especially her sick mother. Her mother is suffering from a disease since past two years. She has some wounds on her body which are not getting cured and requires medical aid, nursing and hospitalization.

She has been nursing her mother. She was also expected to look after the house and do daily chores. She was working simultaneously in the beauty parlour.

YK could hardly get any time with her friends. She said she was hardly having any friends. Her time was getting totally absorbed by three full time jobs.

- 1) Looking after the sick mother
- 2) Managing the house
- 3) Doing a full day job

SELF-REPORT OF THE INCIDENT GIVEN BY YK

She described herself as a sensitive obedient, sincere girl having lots of faith in god. Her self-description was genuine. She however complained of occasional depressing mood.

On that day she came from work, finished her cooking and daily chores her father as usual was totally drunk and mother was ailing in a corner of a room.

Suddenly she felt burnout "simply can't take it anymore" kind of a feeling. She didn't see any way of changing her life situation; neither could she sustain it any longer. She impulsively decided to quit from the situation by ending her life.

She was repenting about whatever she did. She intensely felt that whatever she did was morally wrong. She also required longer hospitalization (3 days) to come back to normalcy. She was on one hand eager to go home but at the same time anxious to face the same situation again.

ANALYSIS AND DISCUSSION

The pathway which brought YK to the edge of life may be sketched as follows:

Since she was also from low stratus of society the economic stress was tremendous. Her father being an alcoholic, she and her brother were forced to earn their own livelihood at a very tender age. That was the reason in fact why she couldn't complete her education.

The day she was discharged, she waited for her brother because 'khaada' (unpaid absence from work) was unthinkable and unaffordable luxury for them.

YK was deeply concerned about her mother's wellbeing. But she was feeling helpless before the disease and destiny adding to the stress.

She was totally detached from her father but was totally clueless about why he is an alcoholic and how or why he must be irresponsible.

YK was physically drained as she had to do all the household chores and go for a job. She was nursing her mothers' wounds as well.

Complete mental and physical burnout had set in case of YK. The child was depressed and unable to think anything. The need to escape from the situation became so dominating in her that she tried to fulfil her need.

YK could come for counselling only once as she couldn't get any leave of absence.

The Counselling session was focused on

1. Giving lots of moral support
2. Encouraging her to make friends
3. Keep faith and belief in God. (She had mentioned that she has very strong faith in God)

OBSERVATIONS BY THE RESEARCH WORKER ON THE ABOVE CASE AND OTHER SIMILAR CASES

As we have pointed out at the outset of this section that our main aim of conducting this type of study was to discern the pathways of suicide finding out some pre-suicidal symptoms which may help us to screen the suicidal teenagers.

- The Psychiatric assessment was done prior to their being seen by the research worker
- None of them were diagnosed to have any personality disorder or any other Psychotic illness.
- In all observed cases suicide was attempted at night.
- All observed cases, directly or indirectly suggestion about suicide was given by the sufferer.
- In all the cases either one of the parents was dead or having some serious problem like alcoholism.
- In all observed cases, this type of extreme step had taken over an everyday mundane issue.
- The emotional baggage behind this so called every day or a trivial issue was certainly unbearably heavy baggage.
- Escape mechanism was strong.
- Youngsters were clueless about how to unburden them off this heavy baggage and what to make of their lives.
- They all repented about their act and thought it was indeed irresponsible on their part to indulge in such an act.
- Economics, physical, mental stress was more than evident
- Anxiety regarding future was overwhelming
- No specific goal in life and the motivation was very- less due to distressing life situation
- Their act can be very aptly described as 'CRY FOR HELP' rather than anything else.

When we have a close look at all these cases and the pathways which brought them to the edge of life, it becomes clear that these youngsters were deprived of basics in their lives. The NEEDS, may be physical, social or psychological, were not satisfied. The common wisdom tells us, **"Every Action is rooted in an emotion and that emotion is rooted in your NEED"**

Somebody needed acceptance from his fiancé, somebody needed some physical rest and a few happy moments, somebody needed, a few good words from her mother-in-law and respect, love from her husband.

They tried to manage the stress arising from their life situations but couldn't succeed.

CONCLUDING REMARKS

A few observations about the case,

- Their social environment was really demanding
- The conscious effort to develop life skills like (emotional management, setting goal in life, developing social skills, interpersonal skills had never been done. (We understand poverty, hand-to-mouth existence really dehumanizes human beings.)
- However, the statistics tells us that Stress and Anxiety are seen today in every strata of society.
- The individual pathways may differ. If not poverty, Examinations, interpersonal relations, broken heart, maladjustment in the family etc. lead to STRESS and ANXIETY which block the rational thinking and youngsters then are forced into such an extreme act.

To sum up, we may say that from all the case studies and interviews it became clear that the role of family (society) and the (**pressures**) of the environment (of life situations) and individual needs play a very vital role in attempted suicides.

Based on above observations, about the people who attempted suicide, two central themes can be drawn:

- 1) Presence of pre-suicidal symptoms can be noted, measured.
- 2) Suicidal Attempt being 'cry for help', actual help can be rendered.

A BLUEPRINT OF THE PREVENTIVE PROGRAMME

In case of above-mentioned case, the curative and preventive programme was conducted in the following manner.

Session 1

Description	Skill User by the Counsellor	Purpose	Impact
In-depth continuous counselling sessions	Patient Listening	Self-Report and Catharsis	Relief from the stress

Session 2

Description	Skill User by the Counsellor	Purpose	Impact
Working on the motivation of the client	Genuine Dialogue	Initiating positivity and hope	Readiness to work on one's own life

Session 3

Description	Skill User by the Counsellor	Purpose	Impact
Working on the support system of the client	Selective Social Communication	Creating support group	Increased connectivity with the immediate social group

Session 4

Description	Skill User by the Counsellor	Purpose	Impact
Working on the attitude of the client	Critical question answering	Initiating solution orientation	Slow change in the direction of thinking patterns

Repetition of needed sessions for about the period of three months.

Based on above-mentioned counselling pathway to help the suicidal teenager, similar pathways can be built based on in-depth study of those cases.

CUSTOMER PREFERENCE AND SATISFACTION FOR PETROL AND DIESEL CARS IN SOUTH GOA**Seema Bhende and Maya Talwadker**Assistant Professor¹, Department of Commerce, Rosary College of Commerce & Arts, Salcete, GoaAssistant Professor², Department of Business Administration–Travel & Tourism, Rosary College of Commerce & Arts, Navelim, Salcete-Goa**ABSTRACT**

In 1991 India adopted the liberalisation policy due to which sectors like banking, industrial, service and other allied sectors started flourishing. The growing employment opportunities provided avenues for increasing family income thereby improving the standard of living. This led people buying own vehicles which was otherwise not possible before liberalisation as owning a vehicle was a luxury, people were left with no option rather than go by public transport. This trend resulted in tremendous growth in the automobile sector in India. There is variety of cars available today with differences in engine, safety parameters, and types of fuel used etc. In this paper we have made an attempt to know whether there is a relationship between gender, income, and marital status, in buying preferences of Petrol and Diesel cars and also to understand the satisfaction level based on engine performance and safety parameters.

Keywords: Customer, Preference, Satisfaction, Petrol, Diesel, Cars

INTRODUCTION

Transportation plays an important role in today fast moving world. The emergence of cars led to the creation of road and streets around the globe. The transport industry bestows cars for different segments of different models based on classification of different brands and of different companies. The preferences of the customer for selection of cars depends on the numerous factors like income, brand, transmission, choice of colours, comfort factor, safety, features etc.

HISTORY OF PETROL AND DIESEL FUEL

Watt engine was invented for transportation during the 17th century. In 1858, the Petrol and Diesel was taken as a transportation fuel for human beings. In terms of sales volume and production, Indian automobile market is the largest in the world. The first vehicle on road came in 1897 in India. The cars were imported from neighbouring countries as it did not have any facilities for the manufacturing of car. In 1940, the Hindustan Motors started to manufacture cars of others firms. Lately after some decades Mahindra & Mahindra ventured into the market and commence to produce utility vehicles.

In 1947, soon after India got Independence, the Government of India tried to create an automotive component manufacturing industry in order to supply the automobile fraternity in India. From the year 1960's to 1980's, the Hindustan Motors dominated the Indian market, which gathered a large amount of shares in Ambassador Model. After liberalisation multinational automobile companies entered into the market catering to various segments with wide choice in brands, models, transmission, features etc.

OBJECTIVES OF THE STUDY

- To identify gender-wise preference for buying Petrol and Diesel cars.
- To understand the relationship between the income and marital status of the customer in determining the preference for buying Petrol or Diesel car.
- To know difference in the satisfaction levels of customers using Petrol cars and Diesel cars based on Engine Performance and Safety parameters.

LITERATURE REVIEW

Gaedebe (2007) identified the important factors leading to determine the consumers' behaviour in the car market, especially in developing countries they are fuel economy, acceleration, reliability, safety, workmanship, styling and expensiveness.

Dornoff et al (2008) identified that the market segment is the primary determinant of the consumer behaviour in the passenger car market. The level of expectation and perception on the various attributes of car differ from consumers in one segment to another.

R. Ganapathi, S. Subhadra, S. Anbu Malar (2010) analysed that there are four classes of consumer behaviour determinants and expectations namely cultural, socio-economic, personal and psychological. The perception and behaviour of the consumers related to the passenger car industry has determined that owning a car is no longer a

luxury. The authors suggested the manufacturers should incorporate the features desired by the existing car owners as well as should consider the expectations of the prospective consumers.

G Syamala, Ghosh Vinayak (2012) in the article has found that there is a good deal of learning in store for the manufacturers of small cars. The study concluded that the opportunities for the new cars to come into market should be desired based on fuel economy, moderate maintenance cost, durability of car, servicing cost and market segment.

John Beena, Pragadeeswaran S, (2013) identified that the new generation consumers are difficult to classify by conventional demographic factors and unless their thought process and buying behaviour preferences are fully understood, decision on product design, product variants, brand and distribution channels are likely to be misled.

RESEARCH METHODOLOGY

The study was conducted with the help of data collected from the primary as well as secondary sources. The primary data was collected by preparing a structured objective questionnaire that was personally administered to 150 customers owning cars. Secondary data has been collected from the internet and journals. Pearson Chi square test and t- test was used to analyse the data. The data was tabulated with the help of SPSS Statistics 20.

SCOPE OF THE STUDY

The study aims to know the customer preference and satisfaction for Petrol and Diesel cars in South Goa. The study covers the customers owning Petrol cars and Diesel cars and the preferences based on gender, income, and marital status. The overall satisfaction of using Petrol and Diesel cars is based on the engine performance (fuel consumption, mileage, pick up, speed) and the safety parameters (air bags for driver safety, anti-locking breaking system, aerodynamics shapes, intensity of front light, antitheft system, seat belts, reverse warning system and fog lights).

LIMITATIONS OF THE STUDY

- As the primary data was collected from respondents it may be subject to their personal bias.
- The study was restricted to urban areas in South Goa.
- The sample for the study was restricted to 150 respondents only.

ANALYSIS AND INTERPRETATION

A study was conducted to know the customers satisfaction for using Petrol and Diesel car in South Goa. A total of 150 respondents, who owned Petrol and Diesel car, selected randomly, were interviewed with the structured questionnaire. The analyses of the data as per the objectives set is given below.

- **To identify gender-wise preference for buying Petrol and Diesel cars.**

Table-1: Showing the Gender and the Type of Fuel used by the Respondents

		Type of Fuel used in the Car		Total
		Petrol	Diesel	
Gender of Respondents	Male	59	40	99
	Female	37	14	51
Total		96	54	150

Source: Primary Data (Survey)

Table-1.1: Showing Chi-Square tabulated value from Table 1

	Value	Degree of Freedom	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.451 ^a	1	.117

Source: Compiled by Researchers

Hypothesis: H₀: There is no significant difference between the gender of the respondents and fuel used in the car.

H₁: There is significant difference between the gender of the respondents and fuel used in the car.

Applying Chi square test

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

E

Chi square tabulated at degree of freedom 1 and 0.05 % level of significance

$$\chi^2_{\text{calculated}} = 0.117 \text{ and } \chi^2_{\text{critical}} = 0.05$$

Since the calculated value χ^2 is greater than its critical or tabulated value, the null hypothesis is accepted as there is no significance difference between the gender of the respondents and fuel used in the car.

- To understand the relationship between the income and marital status of the customer in determining the preference for buying Petrol or Diesel car.

Table-2: Showing the Income and the Type of Fuel used by the Respondents

		Type of Fuel used in the Car		Total
		Petrol	Diesel	
Annual Income of the Respondents	Upto 5 Lakh	75	30	105
	Above 5 Lakh Upto 10 Lakh	15	15	30
	Above 10 Lakh Upto 15 Lakh	5	8	13
	Above 15 Lakh	1	1	2
Total		96	54	150

Source: Primary Data (Survey)

Table-2.1: Showing Chi-Square tabulated value from Table 2

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.917	3	.030

Source: Compiled by Researchers

Hypothesis: H_0 : There is no significant difference between the income of the respondents and fuel used in the car.

H_1 : There is significant difference between the income of the respondents and fuel used in the car.

Applying Chi square test

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

E

Chi square tabulated at degree of freedom 3 and 0.05 % level of significance

$$\chi^2_{\text{calculated}} = 0.030 \text{ and } \chi^2_{\text{critical}} = 0.05$$

Since the calculated value χ^2 is less than its critical or tabulated value, the alternate hypothesis is accepted as there is significance difference between the income of the respondents and fuel used in the car.

Table-3: Showing the Marital Status and the Fuel used by the Respondent

		Type of Fuel used in the Car		Total
		Petrol	Diesel	
Marital Status of the Respondents	Single	44	20	64
	Married	52	34	86
Total		96	54	150

Source: Primary Data (Survey)

Table-3.1: Showing Chi-Square tabulated value from Table 3

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.864	3	.277

Source: Compiled by Researchers

Hypothesis: H_0 : There is no significant difference between the marital status of the respondents and fuel used in the car.

H_1 : There is significant difference between the marital status of the respondents and fuel used in the car.

Applying Chi square test

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

E

Chi square tabulated at degree of freedom 3 and 0.05 % level of significance

$$\chi^2_{\text{calculated}} = 0.277 \text{ and } \chi^2_{\text{critical}} = 0.05$$

Since the calculated value χ^2 is greater than its critical or tabulated value, the null hypothesis is accepted as there is no significance difference between the marital status of the respondents and fuel used in the car.

- **To know difference in the satisfaction levels of using Petrol cars and Diesel cars based on Engine Performance and Safety parameters.**

Engine performance parameter is based on fuel consumption, mileage, pick-up, top speed. Safety parameter is based on air bags for driver safety, anti-locking breaking system, aerodynamics shapes, intensity of front light, antitheft system, seat belts, reverse warning system and fog lights. Satisfaction is taken as the computed value of the satisfaction level for each of the engine performance and safety parameters taken together.

Table-4: Showing the Satisfaction Level and the Fuel used by the Respondents

Paired Differences				t	df	Sig (2 tailed)	
Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
			Lower	Upper			
-24.73333	6.91916	.56495	-25.84968	-23.61699	-43.780	149	0.000

Source: Compiled by Researchers

Table-4.1: Showing the Report of Satisfaction Level from Table 4

Type of Fuel used in the Car	Mean	N	Std. Deviation	Grouped Median
Petrol	26.1042	96	6.91068	25.6667
Diesel	26.0741	54	6.94955	25.7000
Total	26.0933	150	6.90136	25.6842

Source: Compiled by Researchers

Hypothesis: H_0 : There is no significant difference between the overall satisfaction of the respondents and fuel used in the car.

H_1 : There is significant difference between the overall satisfaction of the respondents and fuel used in the car.

Applying t- test, the t- value is 43.780 tabulated at degree of freedom 149 and 0.05 level of significance

Since the calculated t-value is greater than its critical or tabulated value, the null hypothesis is accepted as there is no significance difference between the satisfaction level of the respondents and fuel used in the car.

FINDINGS OF THE STUDY

- It was found that there is no significant difference in the gender-wise preference for buying Petrol and Diesel cars.
- The study revealed that the respondent’s income is the main deciding factor in determining the preference for cars based on fuels.
- Marital status of the respondents has no influence in buying preference for cars based on fuel.
- The study projects that the overall satisfaction of the respondents based on engine performance and safety parameters has no significant difference in relation to fuels used in cars.

CONCLUSION

The study concludes that gender and marital status of the customer is not a deciding factor for buying Petrol and Diesel car. Customers are price sensitive as the family income is the important determinant influencing the choice. Type of fuels used make no difference on satisfaction level based on engine performance and safety parameters of the cars.

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EFFICIENCY OF RECOVERY CHANNELS OF NPA: WITH SPECIAL REFERENCE TO IBC**Shri Vinit J. Varma¹ and Ruchi Tiwari²**Assistant Professor¹, Department of Commerce and Management, Bhakta Kavi Narsinh Mehta University,
JunagadhFaculty Member², Business Law Department, Faculty of Law, The Maharaja Sayajirao University of Baroda,
Vadodara**ABSTRACT**

The banks play a significant responsibility in the economic development of a country thus we need an efficient and healthy banking system. But the Indian banking sector has seen an increase in Non-performing asset (NPA) in recent years. The NPA has been a major threat to the growth of the banking sector and is currently the main financial problem for banks. A high number of NPAs suggests a high probability of a large number of credit defaults that affect the profitability and net worth of banks and also erode the value of the asset. NPAs affect liquidity and profitability, as well as the quality of assets and the survival of banks. The Reserve Bank of India has been developing various mechanisms to restore the productivity of bank assets, and has come up with various tools to recover from NPA issues like Lok Adalats, Debts Recovery Tribunals (DRTs), The Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 (SARFAESI Act), Insolvency and Bankruptcy Code (IBC). These recovery tools have given various results in recent times, specifically recovery through Insolvency and Bankruptcy Code proceeding through National Company Law Tribunal (NCLT) has given satisfactory result. This research paper attempts to examine the efficiency of NPA recovery mechanism.

INTRODUCTION

Despite the remarkable performance of Indian banks, the most serious problem banks have recently faced is the increase in the number of non-performing assets of many banks, NPAs can be defined as nonperforming loans or loans for which interest and principal are not repaid and have been delayed by several months in a row. These loans affect the solvency and efficiency of banks. NPAs have a negative impact on bank loans as they neglect the effectiveness of credit dispensation process. The non-recovery of loans also affected the profitability of banks. In addition, banks with a large number of NPAs need more capital, reserves and provisions, as well as protection against payment defaults. Among the many concerns, credit monitoring and NPA recovery is the one that is taking away peace from the financial institutions. The asset quality in banks, especially the Public Sector Banks (PSUs) is constantly deteriorating and thus causing an intolerable stress to the banking sector, regulators, and the Indian economy.

The Gross NPA of Indian banks was at Rs 10.25 lakh crores as on 31st March, 2018. As of December 31, 2017, the pile of NPAs rose 1.39 lakh crores i.e. 16 percent from Rs 8.86 lakh crores on quarter. For financial year 2018, the total bad loans of these banks rose by a whopping Rs 3.13 lakh crore. For the recovery of this NPAs, RBI has various tools like Lok Adalats, DRTs, SARFAESI Act, IBC. The Indian Banks' Association (IBA) has issued guidelines regarding the treatment of cases for settlement through Lok Adalats. The use of the Lok Adalats by banks and financial institutions for the compromised management of their NPAs has certain advantages. In case of new disputes, there will be no court fees. If no settlement is arrived at, the parties can continue the trial. Its decrees have a legal status and are mandatory. It has been decided to resort more and more to the Lok Adalats forum to settle banking disputes with smaller amounts.

Apart from Lok Adalats, banks can recover loans through the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act) and the Debt Recovery Tribunals (DRTs). The Debt Recovery Tribunals were established by the Indian Government under an Act of Parliament (Act No. 51 of 1993) to settle claims without delay and recover debts from banks and financial institutions. The Debt Recovery Tribunals is also the appellate body responsible for responding to the claims of secured creditors under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act. The SARFAESI Act - 2002 is seen as a booster, initially, for banks in tackling the menace of NPAs without having to approach the courts.

In order to initiate recovery proceedings, one may apply to the National Company Law Tribunal (this applies to corporate persons) which exercises the power to adjudicate cases under the Insolvency And Bankruptcy Code. Insolvency and bankruptcy code is considered the game changer for debtors. The creditors have the power to initiate the insolvency proceedings against the debtor. The main purpose of the code is to quickly identify financial failure and maximize the value of assets of insolvent companies. The Insolvency and Bankruptcy Code

(IBC), billed as the largest economic reform in India, is a rare example of rapid deployment and implementation of an indispensable law. Even though it is going through an initial period of adjustment and remediation, the law establishes a sound framework and a time-bound roadmap for dealing with troubled or bankrupt companies, a welcome contrast to the previous process, apparently unending.

For the 701 cases admitted under the NCLT, and claims admitted on 21 accounts for an amount of Rs 99 billion, the recovery has been Rs 49 billion, indicating a haircut of about 50 per cent. With Lok Adalats, 3,317,897 cases yielded just Rs 18 billion, and in the case of the debt recovery tribunal, for 29,551 cases referred in 2017-18, the recovery has been Rs 72 billion. In Sarfaesi, cases referred have been 91,330, of which recovery done was to the tune of Rs 265 billion.

REVIEW OF LITERATURE

Bawa, Goyal & Basu (2018) have studied asset growth, lagged NPAs, total liabilities by total assets are positively related to NPAs and they also concluded that bank followed an aggressive growth strategy they would witness higher NPAs.

Banana & Chepuri (2017) in their study, they indicated that the rate of growth of advances is decreasing and that of the NPA is increasing, which is not desirable for the bank. Sufficient and strict sanctions are necessary before sanctioning loans and efficiency must be present in the supervision of disbursed loans.

Kumar (2017) has concluded his study on effectiveness of recovery channels for the recovery of NPAs on scheduled commercial banks in India; He has tried to measure the efficiency of various recovery tools for NPAs.

Singh (2016) focused on the recovery aspect of NPAs in the Indian banking sector. The government has taken various steps to reduce the level of NPA, but strong measures remain necessary. No bank can reach its NPA level at zero. The internal authority must take the necessary steps to speed up the recovery process.

Roy (2018) reported in a news article that banks' recovery has improved after the implementation of the Insolvency and Bankruptcy Code (IBC) and amendment of the SARFAESI Act.

OBJECTIVES OF THE STUDY

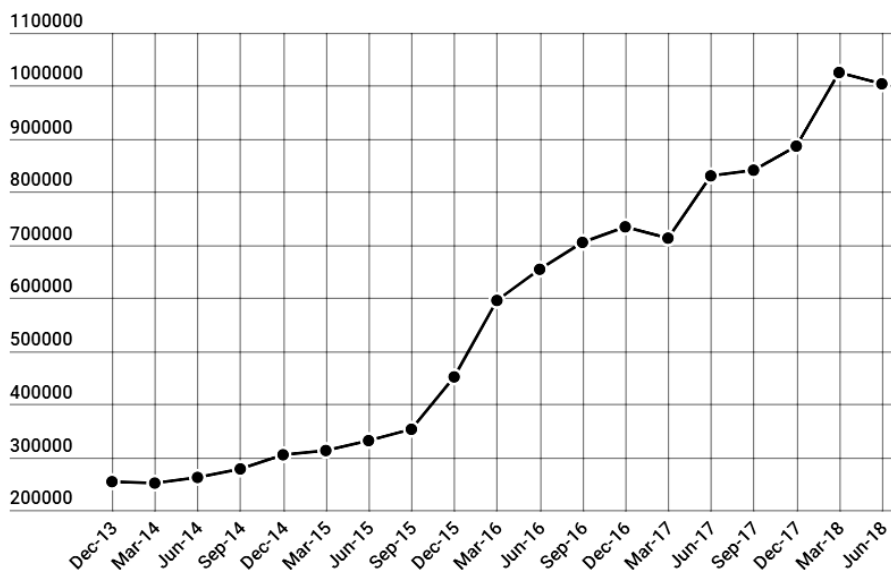
1. To Study the current position of NPAs of various Scheduled Commercial Banks in India
2. To study recovery of NPAs through Insolvency and Bankruptcy Code proceedings
3. To study performance of recovery of NPAs channels through various channels

RESEARCH METHODOLOGY

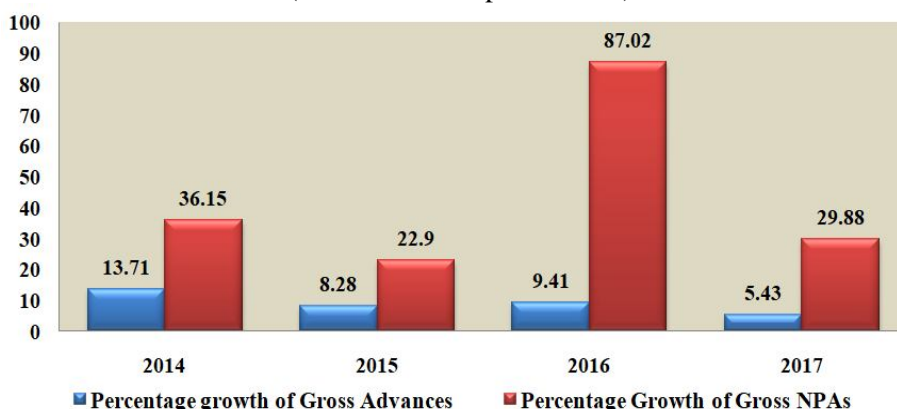
In this research paper, the researcher seeks to study various points stated in objectives above, in relation with NPAs. The researcher is using secondary data, RBI and various other reports, articles and research papers so as to identify any improvement if any in recovery of NPAs through IBC.

DISCUSSION

NPAs in banking sector have shown an upward move from last many years. The amount of NPAs is because of slow and ineffective recovery methods of banks. Apart from this government has taken various steps in form of recovery channels to recover and reduce NPAs. Apart from this, out of total NPAs, Nationalised Banks have highest amount of NPAs. A break-up of the NPAs shows that 21 public sector banks (PSBs) saw their bad loans pile grow by Rs 1.19 lakh crore (or 15.4 percent) to Rs 8.97 lakh crore in the March 2018 quarter, compared to December 2017's figures, while that of 18 private banks surged by Rs 19,446 crore or 17.9 percent to Rs 1.28 lakh crore in the March 2018 quarter from Rs 1.09 lakh crore in the December 2017 quarter. After making provisions, the net bad loans of these banks stood at Rs 5.18 lakh crore in the March 2018 quarter as against Rs 4.69 lakh crore in the December 2017 quarter. Industry leader, the State Bank of India (SBI), which tops the NPA chart, has logged an increase of Rs 24,286 crore in bad loans in the March quarter to Rs 2.23 lakh crore. The Nirav Modi scam-hit Punjab National Bank (PNB) has reported the maximum rise of Rs 29,100 crore in gross NPAs to Rs 86,620 crore in the March quarter. Barring the Bank of India (BoI) and Oriental Bank of Commerce (OBC), most other PSBs' also recorded a rise in bad loans during the quarter. While Bank of India's gross bad loans declined by Rs 1,920 crore in the March quarter, that of OBC was down by Rs 1,417 crore. Among private banks, the gross NPAs of ICICI Bank and Axis Bank have risen significantly. ICICI Bank's bad loans pile grew by Rs 8,024 crore or 17.4 percent in the March 2018 quarter to Rs 54,063 crore; Axis Bank's widened by Rs 9,248 crore or 37 percent to Rs 34,249 crore in the March 2018 quarter from Rs 25,001 crore during the December 2017 quarter. The below chart throws more light on the bad loans crisis that has engulfed the nation's banking sector:

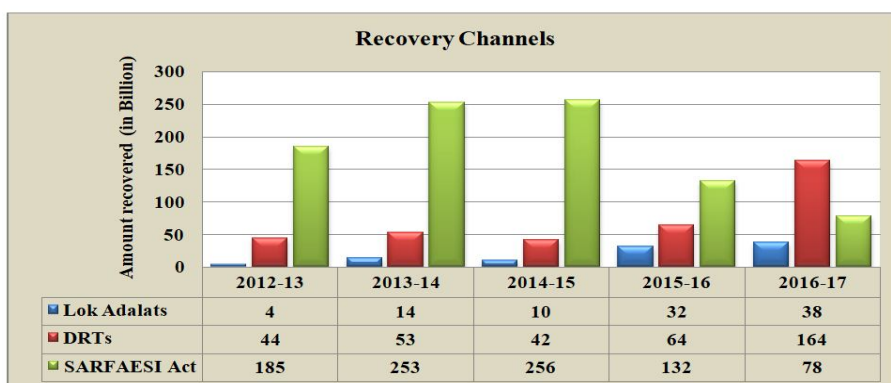


Gross NPAs (Rs in Cr)
(Data source: CapitalinePlus)



(Data Source- RBI)

NPA can become the major problem for any economy if it cannot handle effectively. NPA has a sever negative effect on the profitability, liquidity and the credit of the banking sector. To tackle the issue, RBI has adopted various recovery channels to improve the situation like Lok Adalats, DRTs, SARFAESI Act, IBC. These different channels has given various output from last several years.



(Data Source- RBI)

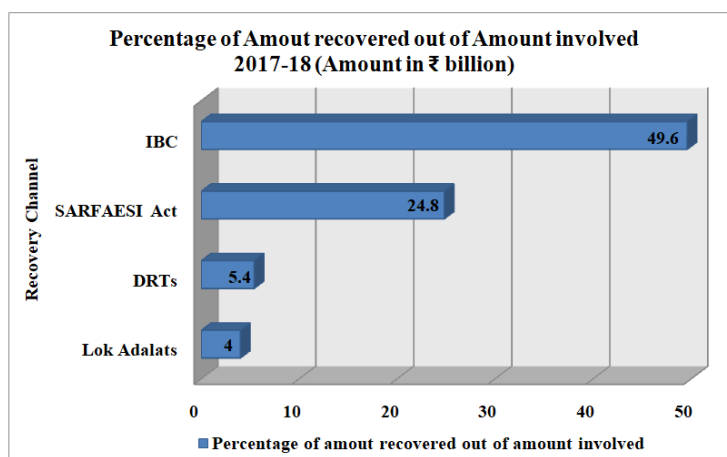
As given in above chart, all the recovery channels has given mixed results, Recovery with the help of SARFAESI Act has shown a satisfactory output from 2012-2015, Recovery through DRTs has shown an improving trend. But all of these channels have not performed recovery as required because NPAs against recovery is increasing. Indeed, the Government has taken steps to address the bad loans mess like the NPA ordinance, giving the central bank more power to direct banks to take action against loan defaulters, and the passage of the Insolvency and Bankruptcy Code (IBC).

Under the IBC, as against the claimed amount of Rs 9.9 lakh crore, lenders have been able to recover Rs 4.9 lakh crore, registering the highest recovery rate when compared to other channels.

NPAs of SCBs Recovered through Various Channels (Amount in ₹ billion)								
Recovery Channel	2016-17				2017-18 (P)			
	No. of Cases Referred	Amount Involved	Amount Recovered	% of collection	No. of Cases Referred	Amount Involved	Amount Recovered	% of collection
1	2	3	4	5	6	7	8	9
Lok Adalats	35,55,678	361	23	6.3	33,17,897	457	18	4
DRTs	32,418	1,008	103	10.2	29,551	1,333	72	5.4
SARFAESI Act	1,99,352	1,414	259	18.3	91,330	1,067	265	24.8
IBC	37	-	-	-	701	99	49	49.6
Total	37,87,485	2,783	385	13.8	34,39,477	2,956	404	13.7

(Data Source- RBI)

The Insolvency and Bankruptcy Code (IBC) has scripted a huge success in just two years by recording a whopping 49.6% recovery rate of non-performing assets (NPAs) in the financial year 2017-18, RBI data showed. Under the IBC, according to corrected RBI data, as against the claimed amount of Rs 9,900 crore, lenders have been able to recover Rs 4,900 crore, registering the highest recovery rate when compared to other channels.



(Data Source- RBI)

Earlier, the RBI erroneously mentioned the recovery amount at Rs 4.9 lakh crore on claims of Rs 9.9 lakh crore. The overall recovery rate, however, has fallen to 13.7% from previous year's 20.8%, the Trend and Progress of Banking in India 2017-18 report by the RBI showed after correction. Previous data had shown that the overall recovery rate was 41.3%, mainly buoyed by the significant push from the IBC. Under the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI Act), the recovery rate has been 24.8%, followed by 5.4% via debt recovery tribunals (DRTs) and 4% via Lok Adalats. The Insolvency and Bankruptcy Code (IBC) has catalysed the recovery of around Rs 4.9 lakh crore from various default cases, directly or indirectly, since its inception in 2016 and resolutions under IBC has certainly raised hopes that the end result would be much better than under the previous recovery laws.

CONCLUSION

The Non-Performing Assets have always been a major problem in India and this is not only a problem for the banks, but also for the economy of the country. Money invested in NPAs has a direct impact on banks' profitability and creditability. This research paper has tried to study recovery of NPAs by various channels with special focus on IBC. This paper analysed the percentage of recovery of NPAs and number of cases referred to these channels, clearly denotes that IBC has shown good results as compared to other channels. Constraint is that, data available for study is of one year only and many big cases are still pending under NCLT. Efficiency of NCLT should be strengthened by increasing number of judges and providing proper infrastructure so that cases get resolved efficiently and other recovery channels should also be strengthened along with bank management for a better recovery mechanism.

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ACCULTURATION AND CULTURAL REVIVALISM OF THE MISING TRIBE OF ASSAM

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ABSTRACT

This study explores the acculturation and cultural revivalism among the Mising tribe of Assam. The processes of migration, sociocultural mobility, and acculturative change are ubiquitous socio-cultural processes occurring worldwide. Across many disciplines of studies, there has been a major focus on the concept and process of acculturation and how that process contributes to intergenerational differences among a particular community. Since acculturation is widely applicable, the concept has been studied and applied across a variety of cultures and populations. Surprisingly not much has been studied on the Mishing community. Acculturation in the community has evolved across many domains at differential rates and in different ways across diverse populations. The study examines the acculturation process among the Mishing community of Assam. It also attempts at understanding the communication variables in the acculturation process. The study argues that there is hardly any discussion on the preservation and revitalization of the rich cultural reservoir and heritage of the tribe. Furthermore, the study argues that documentation is the key to preserving ones culture. While it is important to interrogate the policy initiatives in preservation of culture, it is equally necessary to take appropriate measures in cultural revivalism.

Keywords: Acculturation, Mising, Cultural revivalism

INTRODUCTION

The processes of migration, socio-cultural mobility and acculturative changes are ubiquitous processes occurring worldwide. Historically, the process of cultural contact, interaction and intermixing amongst the members of the various cultural groups is not a new phenomenon. In fact, socio-cultural plurality is one the chief characteristics of many societies all over the world. Such interactions and intermixing amongst the various groups that live together in a society, over the years give rise to the process of acculturation, wherein, a person or a group belonging to a particular culture acquire or borrow certain traits from another culture. This often causes changes in the socio-cultural set up of the groups, with patterns of changes that are discernible in one's customs, religious practices, dietary habits, dressing patterns and modes of communication.

Acculturation is "defined as the changes that take place when two cultures come into continuous first-hand contact" (Costigan & Korzyna, 2011; as cited in Berry, 2003). The concept of acculturation was conceived in the fields of Anthropology and Sociology early in the 20th century (Redfield, Linton & Herskovits, 1936) has been used to explain dynamics involved when people from diverse cultural backgrounds come into continuous contact with one another. The term acculturation was initially coined by anthropologists in the late 1930s. Its definition was later refined by various entities such as the Social Science Research Council in 1954 as well as various other fields such as psychology.

ACCULTURATION AMONG THE MISING TRIBE

The Misings, belonging to Tibeto-Burman ethnic group and formerly known as the Miris, which constitute the second largest scheduled tribe (Plains) group in Assam, have been playing a significant role in the culture and economy of the greater Assamese society in general and tribal society in particular. This colourful ethnic group living amidst the fellow non-tribal Assamese people for many centuries has been able to maintain its traditional socio-cultural traits un-impaired in spite of the changes that have taken place in the socio-politico-religious life of Assam (Bordoloi *et al*, 1987).

The Misings are a major ethnic group of Assam, the second largest tribe of the State after the Bodos. In the distant past they used to live in the hilly areas (Abor, Miri and Mishimi hills) in between the Siang and Subansiri district of present day Arunachal Pradesh and then gradually came down to the plains of Assam between the thirteenth and fourteenth century C.E. it is generally assumed that the Misings of Assam bear close resemblance, in respect of language, customs, dress and physical status with the Adi or Abor tribes of Arunachal Pradesh. The process of acculturation, resulting from social interrelation and cultural intermixing has been pervasive amongst the people of the Mising community.

The Misings have their own cultural practices and tradition. As a community they have their distinct dietary habits, dressing pattern, socio-cultural practices. Like any other tribes, the Mising community is also based on clan relationships. The Misings migrated to the Brahmaputra valley between the thirteenth and the fourteenth century A.D. (Pegu, 1998). This had a tremendous effect on their traditional and cultural practices. The

dominant culture is thereby considered to have found its way into the minority ethnic group, affecting almost every field such as, social life, cultural development and religious beliefs. All these changes had a great impact upon the linguistic behaviour of the community. A large number of elements probably flowed from the Assamese language to the Mising dialect resulting in the emergence of a bilingual speech among the Misings.

With the signing of the Yandaboo Treaty in 1826, Assam came under the colonial rule of the British. English, considered as the dominant language over all other local languages of the region was made the medium of communication in the administrative set up of the British. Accordingly, as scholars assert, another cross cultural transmission took place with elements of the dominant British culture flowing into the local cultures. The achievement of independence from the colonial rule in 1947 did not bring immediate changes in the field of language practice.

Integration and assimilation of the Misings have been consistently at work in the making of composite Assamese culture. Throughout these long courses of successive evolution, the Mising community has altogether undergone various changes which are reflected in their socio-cultural behaviour. And in this process they tend to lose a good deal of their original traits. With the easy penetration of many cultural traits of the host culture, the community has undergone changes in their dressing patterns, dietary habits, religious beliefs and practices as well as communication system.

However, a great deal of native cultural, linguistic and religious elements are still pervasive amongst the community, especially in rural areas. The process of acculturation sometimes has an effect on the host/dominant culture as well, with some elements of cultural traits flowing from the minority culture to the dominant culture. 'Bihu' one of the important festivals performed by the Assamese population with a religious fervour and which has its origin in the primitive fertility cult and primitive harvesting festival (Barpujari, 2007). Thus inspite of the massive forces of acculturation, the Misings in association with their various socio-cultural organizations are making continuous efforts in preserving the rich cultural heritage of their community. The massive acculturation of the Misings tribe over a period of eight hundred years has resulted in a shift in social, linguistic and religious practices and in the process, a cultural syncretism between the indigenous traits of the Misings and that of the plains of Assam has taken shape. However, the group has not altogether shunned their original culture also. A great deal of cultural, linguistic and religious elements still actively prevails in the Mising society, particularly, in the rural areas. While it is important to have policy initiatives in preservation of culture, it is equally necessary to examine the impact of globalization on culture.

WHY IS CULTURAL REVIVALISM A NECESSITY?

In today' globalized world, socio-cultural intermixing and exchanges amongst the various groups all over the globe have become quite a common phenomenon. Such intercultural contact and association causes both psychological and cultural changes. At the cultural level, collective activities and social institutions become altered, and at the psychological level, changes could be discerned in an individual's attitude and daily behaviour, sometimes even leading to acculturative stress. In acculturation, the flow of cultural values usually takes place from the dominant group to the minority or less dominant group. However, in some cases, the dominant culture also adopts some features of the minority culture in reciprocity.

Throughout the process of acculturation, individuals and groups engage in cultural contacts, exchanges and intermixing. These socio-cultural associations may produce a potential consensus for conflict amongst the members of the dominant/host group and the members of the acculturating or the lesser dominant groups, as well as the need for negotiation that would result in implications adaptive for both the groups. Since diversity is an accepted feature of the contemporary world, it has become imperative for all the people to find a positive way to accommodate each other in this globalized world.

The Mising community has undergone tremendous acculturation over a long period of time. The community has undergone changes in their dressing patterns, dietary habits, religious beliefs and practices as well as communication system. However, a great deal of their original cultural, linguistic and religious elements are still pervasive amongst the community, especially in rural areas. The Misings continue their first culture and favour the contact culture as well, which suggest socio-cultural-linguistic syncretism working at par amongst the members of the community.

The establishment of the 'Mising Agom Kebang' (Mising Language Society) in April 1972 by the educated middle class added a new dimension. Gradually it got its own script and the language began to be taught in Mising dominated areas at the Primary level. Contrary to such efforts, there was an increasing tendency amongst the Misings, particularly the urban dwellers to enroll their children in English medium schools. This has led to a speculation that it might lead to a gradual disappearance of their ethnic language.

CONCLUSION

There has been a growing apprehension that cultural endangerment is alarmingly increasing among the Mising tribe. It is significant to note that in spite of massive socio-cultural intermixing and changing cultural preferences of the Misings, the community has not altogether shunned their traditional beliefs and practices. It is surprising how little attention is paid to the loss we could have due to extinction of one's culture. There's hardly any discussion on the rich cultural reserves and heritage and the adroitness in which this reserve is being depleted. It would be unrealistic to think of the existence or measure the authenticity of culture in any part of the world. As Beyon and Dunkerly argues "no culture anywhere in the world exists in a pure and pristine state: all cultures have changed over time and will continue to change." Change is inevitable though, but then to what extent?

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IDENTITY CRISIS OF THE RAJBANSHIS OF WEST DINAJPUR SINCE 1947: A BRIEF STUDY**Kartick Chandra Barman**

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ABSTRACT

Dinajpur is land of legend under Pundravardhanan Bhukti. The land had been divided by several administrators again and again. Dinajpur is a famous historic place in Eastern Bengal and it founds several ancient texts by different historic names. The general history of Dinajpur has discussed by different scholars. But the impacts of the historical geography of the region were not focused by any researcher. Recently, people from different caste and communities are living in this region. Those who were lived in this region from the period of B.C., they are now extinct or have disappeared in other communities. But the people of Rajbanshi community are flowing till now from the period of Aryanization. Who once fought for his own survival and built Janapadas and ruled over the land. Sometimes they fought regarding the king as Army. They have fought for the state to provide security was called Kshatriya. The Priests of ancient times were conferred them as 'Barman' by showing for their bravery, heroism, courage, honesty and so on. So that they are known as 'Barman Kshatriya' from the Christian era. They have been surviving as Barman Kshatriya after dethroned. During the Muslim rule they have built relationships with the different communities at different times to protect their survival.

Keyword: Rajbanshi, West Dinajpur, Identity Crisis, Backward, Socio-Economic, Evolution etc.

INTRODUCTION

The district of West Dinajpur came into existence in August 1947 with the partition of Bengal. The Province of Bengal was divided into two parts in accordance with the Partition. The dividing line passed through the district of Dinajpur, the portion lying to the west of the line being named West Dinajpur. Though two districts were located in North Bengal but their shape is different one another. So, the history of this region would not match with Greater Bengal. Pakistan state was born from the part of Indian subcontinent based on the controversial speech of two nation theory on 14th August in 1947 at Lahore session. As a result, India became divided on 15th August in 1947 and Dinajpur was divided with as well as the Rajbanshis of Dinajpur also. Some district of East Bengal was the inhabitant area of the Rajbanshi communities like, Dinajpur, Rangpur, Rajshahi, Fullbari etc. But, on that circumstances, different caste, creed, religious people were also divided as well as the Rajbanshi communities. The scenarios of the caste evaluation had happened in each and every parts of border Bengal areas. But, the caste evaluation among the Rajbanshi communities in West Dinajpur is too much. I already mentioned that Dinajpur area was the belt of the Rajbanshi communities before partition. The Rajbanshi communities were also a majority group people in western part of Dinajpur, i.e. West Dinajpur after partition of Greater Bengal.

Most of the refugees took shelter at the house of the Rajbanshi families in West Dinajpur. Because, most of the Rajbanshis of West Dinajpur were Jotedar families and they had given shelter to the homeless refugees of different caste and creeds in their home. Seeking sympathy and help from the host, most of the refugees did not express his real identity and they bore the identity of the house hold. Thus, most of the homeless refugees were converted into Rajbanshi communities. Thus, today the title of the Rajbanshi communities became more than 100 categories. People from different communities were assembled to the Rajbanshi communities during the crisis phenomena before or after Bengal partition.

Keep in mind, undivided Dinajpur, Rangpur, Fulbari, Rajshahi was the most Rajbanshi populated area of North Bengal. That's why it is undesirable to have the entire region Rajbanshis prominence. This episode is not only the families of Rajbangshi, other lower and upper caste Hindu community peoples were came to Indian part of Bengal at the same time. A large part of displaced people from Eastern Bengal were entered to West Bengal and took shelter at the house of the Rajbanshi. Most of the Rajbanshi families had taken shelter under Rajbanshi family with some other people of different community were also took shelter at the same time and in the same house. After few years later, the refugees were built their houses in the land of his host. Above all, the helpless people were took the title of his host. In this way most of the refugees were converted to Rajbanshi during the partition of India.

THE RAJBANSHIS OF WEST DINAJPUR

'Rajbanshi' is the name of an indigenous people and largest ethnic group, settled in West Dinajpur District. They lived in the region from ancient times but some scholars are doubted that they had entered this area from the Himalayan region or from the Brahmaputra valley. Anthropologists opined that they are looks like

Mongoloids in features but their ethnic theory of Rajbanshis is absolutely wrong. Some portions of the Rajbanshis might be Mongoloids but not more than 30% of total Rajbanshis. Major portion of the community are belonging to Kshatriya. They live mostly in Rangpur, Dinajpur and Rajshahi districts and a small number of them in Bogra and Mymensingh in undivided North Bengal. Majority Rajbanshis were lived in undivided Dinajpur but in the period of divided India and post independent period most of the Rajanshis were left from East Pakistan and entered into Western part of Dinajpur i.e. West Dinajpur due to communal riots. The number of Rajbanshis of Undivided Dinajpur had lessened due to partition of Bengal in 1947. On the other hand Rajbanshi population in West Dinajpur had grown than earlier. After the partition of West Dinajpur District in 1992, the Rajbanshi population has flourished than before as per man-land ratio. So, Rajbanshi population in Undivided Dinajpur has lessened than earlier. In 1991, their total population was a little more than five thousand. They are now a declining community in undivided Dinajpur.

Once the Rajbanshis of West Dinajpur were belonged to Jotedaar family. During the age of Mughal period they lost their lands and turned into a family of decaying land-lordship. After that they had been lost their surplus lands during the colonial period. At the same time the Rajbanshis were involved in various movements to recover their lost dignity and social status. But their demand had not shape in the political scenerio due to lack of competent leader. They had lost not only their landed properties under the British colonial rule, as well as they lost their socio-economical and political opportunities. Whereas, the Rajbanshis were played a vital role in agricultural economy of North Bengal. So, they had gone to backward like other distress communitis in the contemporary society.

Most of the people in the region depended on agriculture for the livelihood. But agriculture was in control in the hands of the non-farmers group of people. Those who do not often get a foot in the field, who has no experience of farming, those who owned the land. Land revenue was aware of, but how to improve the cultivation of the requirements, they are indifferent about the same. As a result, the pressure would come, only to farmers. Many of the farmers were divided, self-reliant farmers, Middle class farmers, small or marginal farmers, landless farmers, Borgadars (share croppers) and agricultural laborers, etc. Agriculture was the main pillar of the rural economy. However, farmers were financially weak, so they did not improvement of agriculture. Ownership of the land was not in the hands of farmers. The earned resources from land were invested to other markets and the land would not be improved. So there was no way to develop and sustain the rural economy. But the rural innocent people were so hard-working and dedicated. The unity to fight against the feudal was not among them. So, the feudal were exploited day by day in different ways. Thus, hand full of people of the society were exploited the energy and hard working monopoly.

EVALUATION OF THE RAJBANSHI SOCIETY OF WEST DINAJPUR

Communal Riots broke out in East Pakistan again in 1949-50. Most of the upper caste Hindus were marched towards West Bengal and took shelter in rural areas. Namasudras were lived in Rangpur, Dinajpur and Rajshahi, during the partition period they understood that no future in the Eastern Bengal. They fought with the Muslim Community to keep their position in East Bengal. But they did not overcome from the great riot and compelled to extend their steps towards West Bengal. Majority portion of them, took shelter at the house of Rajbanshi people. It should be noted; Rajbanshis are very simple and open minded people and always helped to others in any circumstances. If we search all the reports during political crisis periods of East Bengal than we see that refugees had taken shelter to the house of Rajbanshi community. Thus, refugees from East Bengal had taken shelter in every block of West Dinajpur, especially southern part of the district. On that day, several new colonies were made by the refugees in government vest land in every blocks of West Dinajpur. At the same time, many Kaibatyas families were marched to West Dinajpur and formed new refugee colony and they used their title after name, 'Sarkar'. During the regime of Left Front Government, a few portions of them changed their sub caste and got constitutional facilities as well as the Sarkar Rajbanshis. Such evidence was found in different blocks in West Dinajpur like, Tapan, Gangarampur, Hili, Banshihari etc. As a result, Actual Rajbanshi community peoples were deprived constitutional privilege from the government. They are identified as Rajbanshi caste but their culture remained as earlier. Thus, the evaluation episode had started in different political and communal crisis period of Bengal.

CONCLUSION

The Rajbanshis of West Dinajpur is a unique caste. From the Aryanization of Eastern India, they lived in this region and spread all over India. Actually they belong to Kshatriyas and protected several native states in ancient time. Once the Kshatriyas were established Barman Dynasty in North-Eastern India and spread to greater Bengal. Bhaskar Barman was the last powerful king of Barman Dynasty. After Bhaskar Barman, the Barman Dynasty became powerless and the region captured Pal Dynasty and then Sen Dynasty. During the

Sultanate and Mughal period the Kshatriyas became minority caste. Most of the powerful Barman Kshatriyas were converted to Pal Dynasty and then Sen Dynasty. Socio-economical backward Barman Kshatriyas were converted to Islam. Rest of the Barman Kshatriyas remained by the title of Barman caste. At the advent of British East India Company, the Kshatriyas became marginal class people in the contemporary society. At the same time, Koch Dynasty lost its kingship and turned into tributary state of the British. The successors of the Koch Dynasty were lived scattered in entire North-Eastern India. Koches and Barman Kshatriyas were lived in the same land and both of them were recognized as successors of the royal dynasty. That is why; the British administrators were identified to the Barman Kshatriyas as Rajbanshi, as they were the successors of the Royal Dynasty. So, the successors of Barman Dynasty were recognized by the British as Rajbanshi or Rajbanshi Kshatriya. In 1807, Buchanan Hamilton during his Rangpur visit, he opined that most of the Rajbanshis are Koches; but many of the Rajbanshis belong to different tribes; who have abandoned their practices and have been admitted to communion'. In the Census report of 1901, H.H. Risley, the great majority of Koch, inhabitants of Jalpaiguri, Rangpur and part of Dinajpur... were remained Koch under the name of Rajbanshi. It was an affect of colonial motive. After a great protest by the Barman Kshatriyas, the British authority had declared in the census of 1911 under the superintendent, O'Malley that the formal request was granted without hesitation, as there is no doubt that at the present day irrespective of any question of origin the Rajbanshis and the Koch are separate caste. From that time the Rajbanshis became Kshatriya by caste. Next census of 1921, the British declared through his census report that the Rajbanshi Kshatriyas are only Rajbanshi. The Kshatriya movement became powerful led by Panchanan Barma against the British Government and spread the movement in Dinajpur, Rangpur, Jalpaiguri and Assam provinces. After a decade protest, the British administrators were compelled to declare that in the census report of 1931, all Rajbanshis are Kshatriya.

According to the India Act of 1935, led by Panchanan Barma, the Rajbanshi Kshatriyas became scheduled under the British Government. From that time, the Rajbanshi Kshatriyas were listed caste under backward class of West Bengal. The Rajbanshi Kshatriyas were recognized as Rajbanshi caste. As a result, during the partition of India, most of the lower caste of Hindus was converted to Rajbanshi community as their own process for receiving the constitutional privileges from the government. After partition of India, different political situation and crisis period, several castes of Hindus were included in Rajbanshi Community, as a result, the number of Rajbanshis increased in border areas of Bengal. Different censuses in India, after partition, variety caste from different communities were counted as Rajbanshi. Thus, the caste evaluation had started among the Rajbanshis of Dinajpur and the identity crises raised to them.

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LIBRARY USERS BEHAVIOR TOWARDS ACCESSING E-RESOURCES: EMPIRICAL EVIDENCE FROM KARNATAKA STATE RURAL DEVELOPMENT AND PANCHAYAT RAJ UNIVERSITY, GADAG

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ABSTRACT

This study was conducted to understand the library user behaviours towards accessing and utilization of e-resources available in the KSRDPRU library. The study was conducted to post graduate students of the university. The study was concentrated to know the user awareness and utilization of e-resources available in the library.

A total of 80 respondents were consulted for the study. Primary data was collected using self administered questionnaires. A one sample t- test has used to test the data statistically. The significance level is considered as five percent.(P value).

A study was concluded with the facts that, e-resources will have a positive impact on library users on their academic activities. Library users are finding it easy to access the e-resources such as e-book and e-journals.

Keywords: Library user behaviours, E-resources, accessibility of e-resources etc

INTRODUCTION

In the present times, Library and Information Science (LIS) professionals are under tremendous pressure to manage with rapid transformations taking place in library and information centers (LIC). Followed by the dynamic and ever-increasing number of information resources in various forms, and the resultant requirement of satisfying library patrons information needs. Information and Communication technology (ICT) has made the information accessing activities easier in all formats of the libraries in all over the world. The prevalence of e-resources is likely causing changes in students, citing patterns, professionals and research scholars may be even changing the quality work and research process.

The library user's means users those who are accessing or seeking the services of a library. In the present scenario the library users have different terms, such as patrons, clients, information users, information browsers, information readers, information seekers, information consumers and many more, these terms are used exchangeable. But presently in almost all libraries are using the term library patron. Library users or patrons have a variety of needs and goals when they access for information, they would like to access their actual requirements, sometimes they may be looking for a particular items, such as books, articles, e-books, e-journals, or a multimedia recordings, as a student access information about his class notes, assignments, even for exams purpose, As a professor or scholar access information of latest publications of their fields or access for their research.

Electronic resources (e-resources) is that information which can be stored in the form of electrical signal usually, but not necessary on a computer. Also Electronic resources (e-resources) are materials in digital format accessible electronically: basically there are two types of e-resources, online e-resources and other e-resources. Mainly that are electronic journals (e-journals), electronic book (e-book), electronic data bases in varied digital formats, adobe acrobat documents (e-database, .pdf, webpage's, .htm, .html, .asp) (), electronic theses/dissertations (e- theses/dissertations), CD-ROMs.

OBJECTIVE

- To understand the behaviour of library users towards accessing and utilization of e-resources.

HYPOTHESIS

H1: Accessibility and utilization of E-journals are difficult as compared to its print counterparts.

H2: User don't have an awareness of all e-resource available in the Library

RESEARCH METHODOLOGY AND DATA COLLECTION

Primary data: the primary data for the study was collected from KSRDPR university students using well structured questionnaires.

Secondary data: Multiple secondary data sources such as research publications, books, articles, and websites are referred for secondary data

Sample Point: During this study the data was collected using well structured and self administered questionnaires. A total of 80 samples are collected from the respondents. KSRDPR University students are asked to respond.

Questionnaires: It was consisting two parts viz demographic information of the respondents and secondly the information related to e-resources for the library users.

Analysis of the data: The collected information was analysed using Ms-excel and SPSS. The methods such as cumulative frequency distribution, analysis of Mean and Standard Deviation etc was used to analyse the collected data.

ANALYSIS OF DATA

H1: Accessibility and utilization of E-journals are difficult as compared to its print counterparts.

Statement (Variable)	Mean	Std Deviation	T-Statistics	P-value
V1 (easy for searching)	4.26	1.149	12.356	0.00
V2 (time taken to search is less)	4.57	0.809	20.609	0.00
V3 (e-resources can be accessed in all the places)	4.09	1.086	11.824	0.00
V4 (e-resources are effective)	4.66	0.815	21.372	0.00
V5 (e-resources have positive impact on academic activities)	4.37	0.821	18.356	0.00

Table - 1.1

From the above table 1.1 it is very clear that , library user is not finding any difficulties while accessing the e-resources as compared to their print counterpart. From the above table all the variables mean is more than four and significance value is zero in all the cases. Hence the current hypothesis H1 (Accessibility and utilization of E-journals are difficult as compared to its print counterparts.) will be rejected and alternative hypothesis H0 (Accessibility and utilization of E-journals are not difficult as compared to its print counterparts.) will be accepted.

H2: User don't have an awareness of all e-resource available in the Library

Statement (Variable)	Mean	Std Deviation	T-Statistics	P-value
V6 (e-databases)	2.17	1.098	-2.429	0.018
V7 (e-journals)	3.51	0.886	9.169	0.000
V8(subject portal and gate ways)	2.03	1.262	-2.998	0.004
V9 (e-books)	4.55	0.830	19.957	0.000

Table - 2.1

From the above table 2.1 it is very clear that variable V7 and V9 are above the normal mean. That means library users are having an awareness of e-resources such as e-book and e-journals. But other e-resources (variable V6 and V8) are below the expected mean. Hence H2 (User don't have an awareness of all e-resource available in the Library) is a mixed response and fail to reject.

FUTURE SCOPE

The study was restricted to limited number of samples due to time constraint of the researcher. Further the study of library users towards e-resources utilization will be affected by multiple factors, but in this study few factors are considered. Hence further study can be done by considering increased number of factors which influence the behaviours of library users towards e- resources utilization.

CONCLUSION

The study has given the evidence that the e-resources will have a positive impact on library users on their academic activities. Library users are finding it easy to access the e-resources such as e-book and e-journals. It is also observed during the study that library users will have an access to internet every day through their mobile, laptop or desktop.

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STRESS AND SELF CONFIDENCE OF ATHLETES AND NON ATHLETES

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ABSTRACT

Stress, it is the actions your body goes through as it tries to adjust to your changing environment. It can cause physical and emotional effects on you which can be positive or negative. Stress can ruin your performance and it can also enhance your performance. Self-confidence is not the same as self-esteem, which is an evaluation of one's own worth, whereas self-confidence is more specifically trust in one's ability to achieve some goal, which one meta-analysis suggested is similar to generalization of self-efficacy.

The research scholar has to measure and compare the stress and Self Confidence of Athletes and Non Athletes of various levels. For the present study 80 subjects, in which 40 were Athletes and other 40 were Non Athletes were selected with the help of random sampling technique. Only male Athletes were selected. For the study the variables Stress and Self Confidence were selected to know that whether Athletes and Non Athletes have high level of Stress and Self Confidence and vice versa. To determine the significance difference in the mean of Stress and Self Confidence between Athletes and Non Athletes 't' test was interpreted for the results. 'T' test was applied to assess the significance of difference between the means in Athletes and Non Athletes.

Keywords: Stress, Self Confidence, Athletes, Non Athletes, Sports persons, Ability, Self-Efficiency.

STRESS

Stress, it is the actions your body goes through as it tries to adjust to your changing environment. It can cause physical and emotional effects on you which can be positive or negative. Stress can either compel you to act and make you excited over something new or it can make you feel disgusted, rejected, angry, and depressed. Stress could lead to health problems like headaches, nausea, rashes, and high blood pressure. Stress can either help you readjust your life or hinder you. It all depends on how yours react to it. Stressors are the causes of stress.

STRESS IN SPORTS

Stress can ruin your performance and it can also enhance your performance. There are athletes like Yankee Second Baseman Chuck Knoblauch, who one day discovered he couldn't throw a ball accurately from second base to first base (the shortest distance a player has to throw a ball in baseball) and ultimately had to quit the game because of it. And then you have people like long jumper Bob Beamon who famously broke the long jumping record in Mexico City in 1968, not by inches, as is usually the case, but by two feet.

SELF CONFIDENCE AND SPORTS

The concept of self-confidence self-assurance in one's personal judgment, ability, power, etc. One's self confidence increases from experiences of having mastered particular activities. It is a positive belief that in the future one can generally accomplish what one wishes to do. Self-confidence is not the same as self-esteem, which is an evaluation of one's own worth, whereas self-confidence is more specifically trust in one's ability to achieve some goal, which one meta-analysis suggested is similar to generalization of self-efficacy. Abraham Maslow and many others after him have emphasized the need to distinguish between self-confidence as a generalized personality characteristic, and self-confidence with respect to a specific task, ability or challenge (i.e. self-efficacy).

Self-confidence can give an average athlete or team the courage and focus to defeat a stronger opponent...Likewise, lacking self-confidence, an athlete or team will consistently perform way below their potential. Low self-confidence can kill an athlete's enjoyment of the sport and turn him/her into a dropout statistic.

SIGNIFICANCE OF THE STUDY

The study will contribute, to know the present status of stress and Self Confidence of Athletes and Non Athletes.

The result of the study will help the Athletes and Non Athletes in developing and improving their Self Confidence.

The result of the study will help the Athletes and Non Athletes in maintaining their normal level stress.

The study will help the Athletes and Non Athletes in maintaining their Self Confidence.

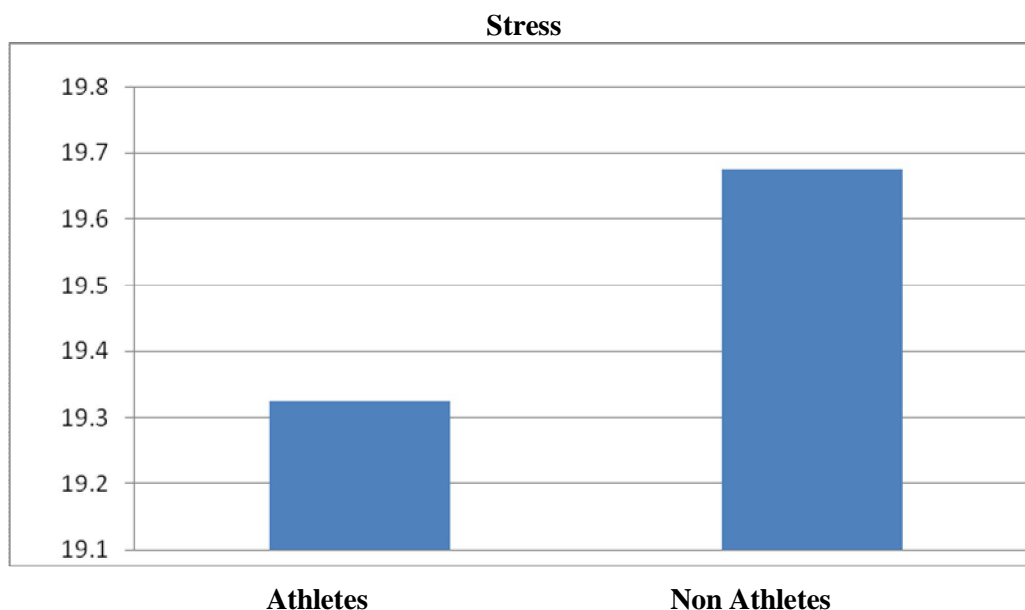
OBJECTIVES

- To measure the stress of Athletes and Non Athletes.
- To measure the Self Confidence of Athletes and Non Athletes.

Descriptive statistics of Athletes and Non Athletes on Stress

Variable	Groups	N	Mean	Standard Deviation	St. Error Mean
Stress	Athletes	40	19.3250	2.94729	0.46601
Stress	Non Athletes	40	19.6750	3.98965	0.63082

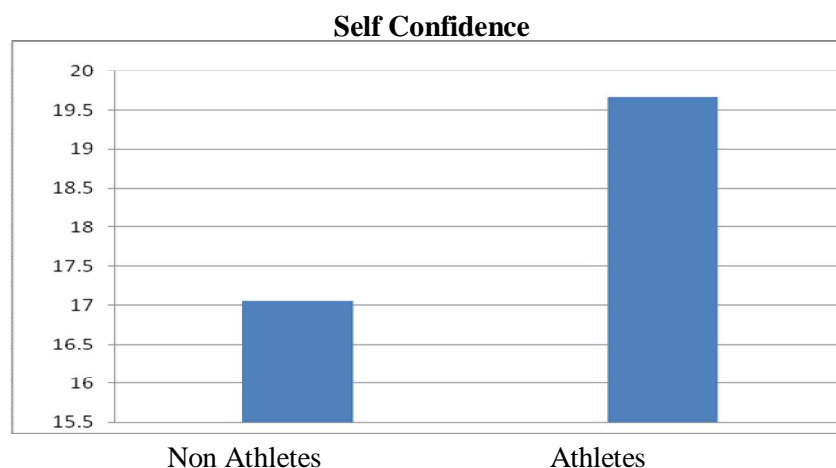
In the above table, there were 40 Athletes having mean 19.3250 and with standard deviation 2.94729 and standard error mean 0.46601 on the Stress. Similarly, there were of 40 Non Athletes having mean 19.6750 with standard deviation 3.98965 and standard error mean 0.63082 on the Stress respectively. (In the table N means the number of Athletes and Non Athletes).



Descriptive statistics of Athletes and Non Athletes on Self Confidence

Variable	Groups	N	Mean	Standard Deviation	St. Error Mean
Self Confidence	Non Athletes	40	17.0500	1.41331	0.22346
Self Confidence	Athletes	40	19.6750	9.69374	1.53271

In the above table, there were 40 Non Athletes having mean 17.0500 and with standard deviation 1.41331 and standard error mean 0.22346 on the self-confidence. Similarly, there were of 40 Athletes having mean 19.6750 with standard deviation 9.69374 and standard error mean on the 1.53271 respectively. (In the table N means the number of Athletes and Non Athletes).



DISCUSSION OF FINDINGS

Discussion of findings about Stress: It was observed from the finding that in Stress of Athletes and Non athletes, significant differences were found between Athletes and Non athletes in Stress. Therefore, the research hypothesis, there is significant difference between the Athletes and Non athletes in Stress is accepted. While from the Self Confidence it was observed that in Self Confidence significant differences were found between Athletes and Non athletes Therefore the Research hypothesis, there is significant difference between the Athletes and Non athletes in Self Confidence is accepted.

The mean scores of Stress shows that Athletes have high degree of Stress than Non Athletes. While the mean scores of Self Confidence shows that Athletes have high degree of Self Confidence than Non Athletes.

In the present study, we observed that Non Athletes have less Stress than athletes and vice versa. While athletes got good Results in Self Confidence, the Athletes have more self Confidence than Non Athletes.

The study sought to explore and compare the current level of stress among secondary level sports students in Missouri and North Carolina. From the findings, it was concluded that sports students in Missouri and North Carolina are not in an overall state of stress compared with norm data. However, time-related job tasks were found to be a source of stress among both samples, and "excessive groundwork" was identified as the highest stressor. Low stress items among sports persons fell into three broad playing-related categories best described as supervision, advancement, and inactivity.

CONCLUSION

The observation of the survey data, with in limitation of the present study, the following conclusion has been drawn

It was observed from the finding that in Stress significant differences were found between Athletes and Non Athletes in Stress and it was found that Athletes have more Stress than Non Athletes While in Self Confidence Athletes have more Self Confidence as compared to Non Athletes.

Athletes reported higher stress levels because of Political Pressure, Strenuous work condition as compare to Non Athletes. While in Self Confidence Athletes reported higher Self Confidence levels in Role over Load, Role Conflict, Powerfulness, Intrinsic Impoverishment, profitability, Role Ambiguity, Responsibility for Persons, high Peer Relations and Participation as compare to Non Athletes. Finally, researcher concluded that the reviewed studies have investigated these themes in various sports samples, ranging from mainstream to special Olympic Athletes, heads of Sports Agencies, Junior players and Senior players. It is argued that, in view of the recent and ongoing changes in Sports Agencies and Academies and their curricula as well as the prevailing working conditions of players, our present understanding of stress in athletes needs to be based on updated information and vice versa. Some recommendations for future research are also set out.

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